

(FILE 'HOME' ENTERED AT 09:50:51 ON 10 JUL 2001)

FILE 'USPATFULL' ENTERED AT 09:50:58 ON 10 JUL 2001
L1 12930 S (BUY? OR PURCHAS?) (10A) (PRODUCT# OR ITEM# OR GOOD# OR
SERVICE
L2 19737 S ONLINE OR ON(2W)LINE OR INTERNET OR WORLD(3A)WEB OR
WEB(3A) (P
L3 1571 S L1 AND L2
L4 13973 S (CREDIT OR DEBIT OR SMART OR ATM) (5A)CARD#
L5 858 S L3 AND L4
L6 19017 S (ACCOUNT OR CARD) (4A) (NUMBER# OR IDENTIF?)
L7 645 S L5 AND L6
L8 534844 S PIN# OR PERSONAL(3W)IDENTIFICATION(3W) (NUMBER# OR CODE#) OR
P
L9 428 S L7 AND L8
L10 14191 S BUYER# OR PURCHASER#
L11 171 S L9 AND L10
L12 5135 S MERCHANT# OR SELLER#
L13 131 S L11 AND L12
L14 68330 S BANK# OR FINANCIAL(3W)INSTITUTION OR THIRD(3W)PARTY OR
CARD(3

L15 ANSWER 7 OF 124 USPATFULL

ACCESSION NUMBER: 2001:89716 USPATFULL

TITLE: Prepaid cash equivalent card and system

INVENTOR(S): Gould, David B., New York, NY, United States

Rakosi, Michael F., New York, NY, United States

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 2001001856	A1	20010524
APPLICATION INFO.:	US 2001-765244	A1	20010118 (9)
RELATED APPLN. INFO.:	Continuation of Ser. No. US 1999-428310, filed on 28 Oct 1999, UNKNOWN		
DOCUMENT TYPE:	Utility		
LEGAL REPRESENTATIVE:	Greenberg Traurig, LLP, 200 Park Avenue, New York, NY, 10166		
NUMBER OF CLAIMS:	54		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	7 Drawing Page(s)		
LINE COUNT:	1051		

AB A cash-equivalent card-based purchasing system and its method of operation, in which an information processing computer has a plurality of records stored in an associated storage device, each record

including

a unique cash-equivalent **card number** linked to a **card** value. A cash-equivalent card is provided to a user, the cash-equivalent card having encoded thereon one of the cash-equivalent **card numbers** stored in the storage device, the cash-equivalent card provided in exchange for consideration equivalent to at least the value linked to the cash-equivalent **card number** encoded thereon. Neither the cash-equivalent card nor the

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L15 ANSWER 8 OF 124 USPATFULL

ACCESSION NUMBER: 2001:88400 USPATFULL

TITLE: Tokenless biometric electronic financial transactions
via a **third party** identicator

INVENTOR(S): Lapsley, Philip D., Oakland, CA, United States
Lee, Jonathan Alexander, Oakland, CA, United States
Pare, David Ferrin, JR., Berkeley, CA, United States
Hoffman, Ned, Sebastopol, CA, United States

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 2001000535	A1	20010426
APPLICATION INFO.:	US 2000-731536	A1	20001206 (9)
RELATED APPLN. INFO.:	Continuation-in-part of Ser. No. US 1999-239570, filed on 29 Jan 1999, PENDING Continuation of Ser. No. US 1996-705399, filed on 29 Aug 1996, GRANTED, Pat. No.		

US 5870723 Continuation-in-part of Ser. No. US
1995-442895, filed on 17 May 1995, GRANTED, Pat. No.

US 5613012 Continuation-in-part of Ser. No. US
1994-345523, filed on 28 Nov 1994, GRANTED, Pat. No.

US 5615277

DOCUMENT TYPE: Utility

LEGAL REPRESENTATIVE: Alexander C. Johnson, Jr., Marger Johnson & McCollom,
P.C., 1030 S.W. Morrison Street, Portland, OR, 97205

NUMBER OF CLAIMS: 25

EXEMPLARY CLAIM: 1

NUMBER OF DRAWINGS: 8 Drawing Page(s)

LINE COUNT: 1238

AB The invention provides a method and device for tokenless authorization
of an electronic payment between a payor and a payee using an
electronic

third party identicator and at least one payor bid
biometric sample. In a payor registration step, the payor registers

with an electronic **third party** identicator at least one
registration biometric sample, and at least one payor financial

account identifier. The payee registers a payee
identification data with the electronic **third party**
identicator. A payee bid identification data and a payor bid biometric
sample collected from the payor's person are electronically forwarded

to the **third party** electronic identicator. A comparator
engine compares the bid biometric sample with at least one registered
biometric sample for producing either a successful or failed
identification of the payor. The comparator engine also compares the
payee's bid identification data with a payee's registered

identification data for producing either a successful or failed identification of the
payee. Once the electronic **third-party** identicator
successfully identifies the payor and payee, the identicator
electronically forwards at least one payor financial **account**
identifier to the payee. An electronic financial transaction is
then formed between the payor and payee, comprising a transaction

amount and a payor financial **account identifier**. This
transaction is then electronically forwarded to a financial transaction

processor for authorization.

L15 ANSWER 15 OF 124 USPATFULL

ACCESSION NUMBER: 2001:41646 USPATFULL

TITLE: Open network payment system for providing for
real-time

INVENTOR(S): authorization of payment and purchase transactions
Gifford, David K., Weston, MA, United States

PATENT ASSIGNEE(S): Open Market, Inc., Cambridge, MA, United States (U.S.
corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 6205437	B1	20010320
APPLICATION INFO.:	US 1998-32852		19980302 (9)
RELATED APPLN. INFO.:	Continuation of Ser. No. US 1995-563745, filed on 29 Nov 1995, now patented, Pat. No. US 5724424 Continuation of Ser. No. US 1993-168519, filed on 16 Dec 1993, now abandoned		
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Swann, Tod R.		
ASSISTANT EXAMINER:	Meinecke-Diaz, Susanna		
LEGAL REPRESENTATIVE:	Fish & Richardson PC		
NUMBER OF CLAIMS:	36		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	16 Drawing Figure(s); 16 Drawing Page(s)		
LINE COUNT:	1394		

AB A complete system for the **purchasing of goods** or
information over a computer network is presented. **Merchant**
computers on the network maintain databases of digital advertisements
that are accessed by **buyer** computers. In response to user
inquiries, **buyer** computers retrieve and display digital
advertisements from **merchant** computers. A digital
advertisement can further include a program that is interpreted by a
buyer's computer. The **buyer** computers include a means
for a user to **purchase** the **product** described by a
digital advertisement. If a user has not specified a means of payment
at
the time of purchase, it can be requested after a purchase transaction
is initiated. A network payment system performs payment order
authorization in a network with untrusted switching, transmission, and
host components. Payment orders are backed by accounts in an external
financial system network, and the payment system obtains account
authorizations from this external network in real-time. Payment orders
are signed with authenticators that can be based on any combination of
a
secret function of the payment order parameters, a single-use
transaction identifier, or a specified network address.

L15 ANSWER 25 OF 124 USPATFULL
ACCESSION NUMBER: 2001:24554 USPATFULL
TITLE: Multifunctional card system
INVENTOR(S): Dorf, Robert E., 904 Bromley Way, Raleigh, NC, United States 27615

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 6189787	B1	20010220
APPLICATION INFO.:	US 1999-428641		19991027 (9)
RELATED APPLN. INFO.:	Continuation of Ser. No. US 1997-891261, filed on 10 Jul 1997		
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Le, Thien M.		
ASSISTANT EXAMINER:	Felten, Daniel S		
LEGAL REPRESENTATIVE:	Stroock & Stroock & Lvan LLP		
NUMBER OF CLAIMS:	34		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	2 Drawing Figure(s); 2 Drawing Page(s)		
LINE COUNT:	987		

AB Disclosed is a multifunction card system which provides a multifunction card capable of serving as a prepaid phone **card**, a **debit card**, a loyalty **card**, and a medical information **card**. Each **card** has an **identification number** comprising a **bank** identification number which assists in establishing communications links. The card system can be accessed from any existing point-of-sale (POS) device. The POS device treats the **card** as a **credit** or **debit card** and routes transaction data to a processing hub using the banking system. The processing hub coordinates the various databases corresponding to the various functions

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L15 ANSWER 26 OF 124 USPATFULL
 ACCESSION NUMBER: 2001:5942 USPATFULL
 TITLE: Method and apparatus for executing electronic commercial transactions with minors
 INVENTOR(S): Solokl, Daniel David, San Jose, CA, United States
 Knight, Kirk Hoyt, Alameda, CA, United States
 Corsini, Frank Anton, Tiburon, CA, United States
 PATENT ASSIGNEE(S): Zowi.com, Inc, San Francisco, CA, United States (U.S. corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 6173269	B1	20010109
APPLICATION INFO.:	US 1999-288046		19990407 (9)

	NUMBER	DATE
PRIORITY INFORMATION:	US 1998-112852	19981216 (60)
DOCUMENT TYPE:	Patent	
PRIMARY EXAMINER:	Swann, Tod R.	
ASSISTANT EXAMINER:	Myhre, James W.	
LEGAL REPRESENTATIVE:	Glenn, Michael A.	
NUMBER OF CLAIMS:	72	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	3 Drawing Figure(s); 3 Drawing Page(s)	
LINE COUNT:	953	

AB A method and apparatus is provided for executing electronic transactions with teens, especially where such transactions are limited only to those vendors that have been approved by the teen's parents. In one embodiment, a virtual automatic teller machine (VATM) is provided in which funds are transferred from an existing account, such as a saving account, checking account, or **credit card** account, to an **Internet** passport account. The VATM account mimics a **bank** account, i.e. it gives the user the appearance of an ATM machine. Functionally, the VATM allows the user to transfer funds from an existing account into the **Internet** passport account. The VATM does this by emulating an ATM machine as it appears to the Automated Clearing House (ACH) system. The ACH system is a separate network from the **Internet**. Rather than acting as a trustee for a teen account, the invention provides a method and apparatus that allows a **merchant** to withdraw funds directly from the teen's account automatically at the time of purchase. In this way, the invention provides a system in which funds are not held, thereby eliminating cash advance fees and liabilities associated with trusteeship. A second embodiment of the invention, a global gift certificate, is provided. The preferred second embodiment of the invention is configured to appear as a **debit card** to the ACH system. In this regard, the gift certificate thus generated is truly global in that it is accepted anywhere it is presented.

15 ANSWER 29 OF 124 USPATFULL

ACCESSION NUMBER: 2000:143673 USPATFULL

TITLE: Method and apparatus for providing electronic accounts
over a public network

INVENTOR(S): Elgamal, Taher, Palo Alto, CA, United States

PATENT ASSIGNEE(S): Netscape Communications Corporation, Mountain View,
CA,

United States (U.S. corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 6138107		20001024
APPLICATION INFO.:	US 1996-583227		19960104 (8)
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Hayes, Gail O.		
ASSISTANT EXAMINER:	Sayadian, Hrayr A.		
LEGAL REPRESENTATIVE:	Glenn, Michael A.		
NUMBER OF CLAIMS:	22		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	5 Drawing Figure(s); 3 Drawing Page(s)		
LINE COUNT:	844		

AB A system provides an efficient way of providing electronic accounts to customers over a public network, in which all payments are traceable, i.e. anonymity is available to the degree that the customer provides an **account number** for paying for the transaction, and that uses as much as possible of emerging public network payment protocols. One embodiment of the system handles small payment from customers to **merchants** without burdening the **banks** with each small transaction by aggregating the payment at a payment g

L15 ANSWER 35 OF 124 USPATFULL

ACCESSION NUMBER: 2000:118838 USPATFULL

TITLE: Method and apparatus for summaries of prepaid instrument transaction activity

INVENTOR(S): Taskett, John M., Salt Lake, CT, United States

PATENT ASSIGNEE(S): American Express Travel Related Services Company, Inc.,

New York, NY, United States (U.S. corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 6115458		20000905
APPLICATION INFO.:	US 1995-503071		19950714 (8)
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Saras, Steven J.		
ASSISTANT EXAMINER:	Shankar, Vijay		
LEGAL REPRESENTATIVE:	Snell & Wilmer L.L.P.		
NUMBER OF CLAIMS:	17		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	8 Drawing Figure(s); 3 Drawing Page(s)		
LINE COUNT:	747		

AB A system for generating and transmitting summary transaction data includes a computer database from which information is compiled and forwarded to a requesting party automatically, i.e., without the need to interface with a human operator. A party having access to a prepaid transaction **account number** may access the host computer from a remote location and interactively request transaction information pertaining to the account using virtually any communication modality. The computer is suitably configured to communicate with one or more of the foregoing communication modalities and to automatically compile and transmit the summary data to a requested destination, for example, to a PC. The computer may further be configured to allow the requesting party to select among various formats to configure the form of the summary data. Summary transaction data may be generated and transmitted for virtually any type of prepaid transaction **card**, including phone **cards**, travel, **credit cards**, stored value (e.g., **smart cards**) **cards**, and the like.

L15 ANSWER 39 OF 124 USPATFULL

ACCESSION NUMBER: 2000:104474 USPATFULL

TITLE: Method and apparatus for providing product survey information in an electronic payment system

INVENTOR(S): Matyas, Jr., Stephen M., Manassas, VA, United States

PATENT ASSIGNEE(S): International Business Machines Corporation, Armonk, NY, United States (U.S. corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 6102287		20000815
APPLICATION INFO.:	US 1998-79637		19980515 (9)
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Le, Thien		
LEGAL REPRESENTATIVE:	Kinnaman Jr., William A.		
NUMBER OF CLAIMS:	48		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	19 Drawing Figure(s); 10 Drawing Page(s)		
LINE COUNT:	2117		

AB An electronic payment system in which a **buyer** purchases a **product** by sending an electronic payment order to a **seller** is enhanced to provide product survey information. An additional entity, an evaluator, collects product survey information from **buyers** that have previously purchased products from the **seller** and provides product survey information to prospective **buyers** upon request. Various schemes are disclosed for allowing the evaluator to verify that a **buyer** providing product survey information has actually purchased the product from the **seller**. In one verification scheme, the **buyer** generates an authentication code as a one-way function of a randomly generated secret value and includes the authentication code in the payment order. When the **buyer** later provides survey information to the evaluator, it includes the secret value along with the survey information. The evaluator verifies the purchase transaction by presenting the secret value along with information identifying the transaction to the **buyer's** billing system. The **buyer's** billing system retrieves the authentication code from the transaction information it received from the **seller** and compares it with the code regenerated from the secret value using the one-way function. The **buyer's** billing system communicates the comparison results to the evaluator, which uses the survey information if it is verified as relating to an actual transaction between the **buyer** and the **seller**. In another verification scheme, the evaluator presents only transaction-identifying information to the **buyer's** billing system. In yet another verification scheme, the **seller** signs the payment order and returns the signed payment order as a proof of purchase to the **buyer**, which presents the proof of purchase to the evaluator.

L15 ANSWER 40 OF 124 USPATFULL
 ACCESSION NUMBER: 2000:99729 USPATFULL
 TITLE: System and method for performing an electronic financial transaction
 INVENTOR(S): Slater, Alan, East Brunswick, NJ, United States
 PATENT ASSIGNEE(S): Citibank, N.A., New York, NY, United States (U.S. corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 6098053		20000801
APPLICATION INFO.:	US 1999-237739		19990126 (9)

	NUMBER	DATE
PRIORITY INFORMATION:	US 1998-72878	19980128 (60)
	US 1998-97501	19980821 (60)
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	MacDonald, Allen R.	
ASSISTANT EXAMINER:	Thompson, Jr., Forest	
LEGAL REPRESENTATIVE:	Kilpatrick Stockton LLP, Marcou, George T., Bindseil, James J.	
NUMBER OF CLAIMS:	47	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	8 Drawing Figure(s); 8 Drawing Page(s)	
LINE COUNT:	1058	

AB A system and method for performing an on-line ATM/POS transaction utilizing checking or savings account funds over a public access network

is disclosed. The invention comprises creating an electronic financial transaction instruction comprising card information and security information that are encrypted for secure transmission over the public access network. The **card** information **identifies** a checking or savings **account number** of a **purchaser**. The security information identifies a **personal identification number** associated with the **identified account number** that authorizes the use of the **account number** in an on-line ATM/POS transaction. The financial transaction instruction is decrypted by a **financial institution** and reformatted to form a transaction request suitable for transmission over an on-line ATM/POS transaction system. The transaction request is then processed like a typical ATM or **merchant** POS on-line ATM/POS transaction. As such, approval and settlement of the financial transaction instruction is obtained in real time. Thus, the present invention provides an on-line ATM/POS transaction capability utilizing checking or savings account funds from a public access network, such as the **Internet** or electronic mail.

L15 ANSWER 44 OF 124 USPATFULL

ACCESSION NUMBER: 2000:78404 USPATFULL

TITLE: Method and system for collecting and processing marketing data

INVENTOR(S): Riordan, John, 234 Clinton St., Brooklyn, NY, United States 11201
Morehouse, Bruce, 58 Knights Pond Rd., Northport, ME, United States 04849

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 6078891		20000620
APPLICATION INFO.:	US 1997-977479		19971124 (8)
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Voeltz, Emanuel Todd		
ASSISTANT EXAMINER:	Dixon, Thomas A.		
LEGAL REPRESENTATIVE:	Pennie & Edmonds LLP		
NUMBER OF CLAIMS:	10		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	6 Drawing Figure(s); 6 Drawing Page(s)		
LINE COUNT:	716		

AB A system and method for the collection of marketing data simultaneously captures at a point-of-sale all financial and non-financial data pertaining to a specific consumer transaction. An electronic invoice is constructed from the captured data and transmitted to a credit authorization location via a communication link necessarily established to transmit a credit authorization request for the transaction. The electronic invoice contains line **item** data for each **item purchased** as part of the transaction. The invoice is organized around the identification number of the payment vehicle employed by the customer to pay for the transaction, thus linking the purchasing information contained in the invoice to a particular consumer. The credit authorization location receives the transmitted electronic invoice and forwards the invoice to a data warehouse, which may be located in a location remote from the credit authorization location. The data warehouse comprises a plurality of related data structures for storing the received data. The related data structures facilitate simple and flexible analysis and searching of the collected market data.

L15 ANSWER 45 OF 124 USPATFULL
 ACCESSION NUMBER: 2000:68734 USPATFULL
 TITLE: Virtual sales personnel
 INVENTOR(S): Tavor, Onn, Ramat Hasharon, Israel
 Avraham, Gila Ben, Netania, Israel
 Shevchenko, Vadim, Netania, Israel
 PATENT ASSIGNEE(S): Activepoint Ltd., Netania, Israel (non-U.S.
 corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 6070149		20000530
APPLICATION INFO.:	US 1998-109726		19980702 (9)
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	MacDonald, Allen R.		
ASSISTANT EXAMINER:	Crecca, Michele Stuckey		
LEGAL REPRESENTATIVE:	Friedman, Mark M.		
NUMBER OF CLAIMS:	6		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	22 Drawing Figure(s); 22 Drawing Page(s)		
LINE COUNT:	3063		

AB A method for enabling users over a network or over the WWW to interact with an interactive sales representative system for providing sales guidance. The system offers the user products, services, or ideas (the "products") according to parameters collected from the user. The system guides the customer to retrieve the desired products. If the system does not have a product matched to the customer requirements, preferably it will operate a mechanism for suggesting alternatives which are the closest to the customer requirements. The system will execute various sales tools and techniques to help and assist the customer and to convince the customer to **purchase a product**. By guiding the customer to the target **product**, the system will shorten the search cycle for the customer as well as find better matched products. The system will provide market advisory, suggest, recommend, discuss (in written form and optionally voice form), comment, advise the customer regarding the products. The system might advise the customer in any other aspects as well (such as providing personal feedback). The system adds graphics, animation, 3D, movie clips, voice and other effects to make the session enjoyable for the customer. The system is capable of executing various tools and techniques to improve its sales capabilities and bring better sales results.

L15 ANSWER 50 OF 124 USPATFULL

ACCESSION NUMBER: 2000:45022 USPATFULL

TITLE: Open network payment system for providing for authentication of payment orders based on a confirmation electronic mail message

INVENTOR(S): Gifford, David K., Weston, MA, United States

PATENT ASSIGNEE(S): Open Market, Inc., Burlington, MA, United States (U.S. corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 6049785		20000411
APPLICATION INFO.:	US 1998-33442		19980302 (9)
RELATED APPLN. INFO.:	Continuation of Ser. No. US 1995-563745, filed on 29 Nov 1995, now patented, Pat. No. US 5724424 which is a continuation of Ser. No. US 1993-168519, filed on 16 Dec 1993, now abandoned		
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Stamber, Eric W.		
ASSISTANT EXAMINER:	Meinecke-Diaz, Susanna		
LEGAL REPRESENTATIVE:	Fish & Richardson PC		
NUMBER OF CLAIMS:	11		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	16 Drawing Figure(s); 16 Drawing Page(s)		
LINE COUNT:	1016		

AB A complete system for the **purchasing** of **goods** or information over a computer network is presented. **Merchant** computers on the network maintain databases of digital advertisements that are accessed by **buyer** computers. In response to user inquiries, **buyer** computers retrieve and display digital advertisements from **merchant** computers. A digital advertisement can further include a program that is interpreted by a **buyer's** computer. The **buyer** computers include a means for a user to **purchase** the **product** described by a digital advertisement. If a user has not specified a means of payment

at the time of purchase, it can be requested after a purchase transaction is initiated. A network payment system performs payment order authorization in a network with untrusted switching, transmission, and host components. Payment orders are backed by accounts in an external financial system network, and the payment system obtains account authorizations from this external network in real-time. Payment orders are signed with authenticators that can be based on any combination of

a secret function of the payment order parameters, a single-use transaction identifier, or a specified network address.

L15 ANSWER 56 OF 124 USPATFULL

ACCESSION NUMBER: 2000:22643 USPATFULL

TITLE: Payment and transactions in electronic commerce system

INVENTOR(S): Kravitz, David William, Albuquerque, NM, United States

PATENT ASSIGNEE(S): Certco, LLC, New York, NY, United States (U.S. corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 6029150		20000222
APPLICATION INFO.:	US 1996-726434		19961004 (8)
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Kemper, Melanie A.		
LEGAL REPRESENTATIVE:	IP Group of Pillsbury Madison & Sutro, LLP		
NUMBER OF CLAIMS:	47		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	47 Drawing Figure(s); 20 Drawing Page(s)		
LINE COUNT:	3345		

AB A method of payment in an electronic payment system wherein a plurality of customers have accounts with an agent. A customer obtains an authenticated quote from a specific **merchant**, the quote including a specification of goods and a payment amount for those

goods. The customer sends to the agent a single communication including a request for payment of the payment amount to the specific **merchant** and a unique identification of the customer. The agent issues to the customer an authenticated payment advice based only on

the single communication and secret shared between the customer and the agent and status information which the agent knows about the **merchant** and/or the customer. The customer forwards a portion of the payment advice to the specific **merchant**. The specific **merchant** provides the goods to the customer in response to

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L15 ANSWER 58 OF 124 USPATFULL
 ACCESSION NUMBER: 2000:5809 USPATFULL
 TITLE: Purchase management system and method
 INVENTOR(S): Zampese, David, 9 Southland Rd., Arlington, MA, United States 02174

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 6014650		20000111
APPLICATION INFO.:	US 1997-914875		19970819 (8)
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Trammell, James P.		
ASSISTANT EXAMINER:	Tesfamariam, Mussie		
LEGAL REPRESENTATIVE:	Landioro & Teska, Colandreo, Brian J.		
NUMBER OF CLAIMS:	18		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	3 Drawing Figure(s); 2 Drawing Page(s)		
LINE COUNT:	360		

AB A system and method of implementing a secure purchase management system wherein a unique account code is assigned to a **purchaser**; a set of secret transaction codes are provided to the **purchaser**, one secret transaction code to be used for each individual purchase to be made by the **purchaser**; and each purchase request from a **purchaser** is verified to make sure it includes the **purchaser's** account code and a transaction code which has not been used before to thereby prevent unauthorized purchases and fraud.

L15 ANSWER 68 OF 124 USPATFULL

ACCESSION NUMBER: 1999:134023 USPATFULL

TITLE: Real time **bank**-centric universal payment system

INVENTOR(S): Randle, William, Bexley, OH, United States
Ercole, Richard, Westerville, OH, United States
Geer, Terry L., Pickerington, OH, United States
James, David L., Dublin, OH, United States
Fredelake, Jodie M., Columbus, OH, United States
Roman, Dennis, Novato, CA, United States
Fontana, Fabio, Mountain View, CA, United States
Bartlett, Rick, Saratoga, CA, United States
Rosenberg, Ruth, Layfayette, CA, United States
Murphy, Robert W., Layfayette, CA, United States
Tran, Tuong T., Mountain View, CA, United States
Lampru, Paul, Roswell, GA, United States

PATENT ASSIGNEE(S): Huntington Bancshares Incorporated, Columbus, OH, United States (U.S. corporation)
Hewlett-Packard Company, Cupertino, CA, United States (U.S. corporation)
Verifone, Inc., Santa Clara, CA, United States (U.S. corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 5974146		19991026
APPLICATION INFO.:	US 1997-903102		19970730 (8)
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Cangialosi, Salvatore		
LEGAL REPRESENTATIVE:	Porter, Wright, Morris & Arthur		
NUMBER OF CLAIMS:	13		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	13 Drawing Figure(s); 13 Drawing Page(s)		
LINE COUNT:	917		

AB An infrastructure for a real time **bank**-centric universal payment system in which a central processing unit (CPU) defines an electronic commerce trust system formed from a plurality of financial service provider members subscribing to a common standard having applicability throughout the infrastructure. The central processing

unit is operatively interconnected to the correspondent processing units of financial service provider members that in turn are operatively interconnected through access mechanisms to a network of customers and goods and services providers who are account subscribers with the financial service provider member and subject to the common standard of the system. The CPU provides non-revocable real time debit and credit transactions and effects provider net settlement between and among members through a central exchange monetary system. Features of the infrastructure include an ECTS hot file, bill presentment and payment options and provider designed services that enhance brand identity.

L15 ANSWER 69 OF 124 USPATFULL

ACCESSION NUMBER: 1999:122814 USPATFULL

TITLE: Secure, convenient and efficient system and method of performing trans-**internet** purchase transactions

INVENTOR(S): Kirsch, Steven T., Los Altos, CA, United States

PATENT ASSIGNEE(S): Infoseek Corporation, Sunnyvale, CA, United States (U.S. corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 5963915		19991005
APPLICATION INFO.:	US 1996-604506		19960221 (8)
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Peeso, Thomas R.		
LEGAL REPRESENTATIVE:	Lovejoy, David E.		
NUMBER OF CLAIMS:	22		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	4 Drawing Figure(s); 3 Drawing Page(s)		
LINE COUNT:	1054		

AB A purchase transaction is performed between a client browser and a **merchant** server over a general access wide area connected network. The transaction appears to the client as singularly identifying

a **purchasable product** or **service** and singularly confirming the **purchase**. A persistent predetermined coded identifier is established on the client browser corresponding to an account record stored by the **merchant** server. A predetermined URL referencing a **purchasable product** or **service** is served to the client browser. The predetermined URL includes an implicit reference to the persistent predetermined coded

identifier. The predetermined URL is received by the **merchant** server, including the predetermined coded identifier, in response to a client browser selection. The **merchant** server validates the predetermined coded **identifier** against the **account** record and records an **identifier** of the **purchasable product** or **service** as derived from the predetermined URL by the **merchant** server.

L15 ANSWER 83 OF 124 USPATFULL
 ACCESSION NUMBER: 1999:57387 USPATFULL
 TITLE: Method and system for secure **online**
 transaction processing
 INVENTOR(S): Sixtus, Timothy, New York, NY, United States
 PATENT ASSIGNEE(S): cha!Technologies Services, Inc., New York, NY, United
 States (U.S. corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 5903721		19990511
APPLICATION INFO.:	US 1997-816410		19970313 (8)
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Palys, Joseph E.		
ASSISTANT EXAMINER:	Wright, Norman Michael		
LEGAL REPRESENTATIVE:	Barkume, Anthony R.		
NUMBER OF CLAIMS:	11		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	10 Drawing Figure(s); 10 Drawing Page(s)		
LINE COUNT:	908		

AB A method for executing a secure **online** transaction between a
 vendor computer and a user computer, wherein the vendor computer and
 the

user computer are interconnected to a computer network such as the
Internet for data communications therebetween. The method
 comprises the steps of the user computer transmitting a transaction
 request message to the vendor computer via the computer network, the
 financial transaction request comprising user identification data

unique
 to the user computer; in response to receiving the transaction request,
 the vendor computer sending a transaction verification request to a
 trust server computer interconnected to the computer network, the
 transaction verification request comprising the user identification

data
 and data indicative of the requested transaction; in response to
 receiving the transaction verification request, the trust server
 computer authenticating the user computer by using the user
 identification data and communicating with the user computer for
 verification with the user identification data; and the trust server
 authorizing the transaction when the authenticating step has passed.

L15 ANSWER 85 OF 124 USPATFULL

ACCESSION NUMBER: 1999:41537 USPATFULL

TITLE: On-line shopping system and the method of payment settlement

INVENTOR(S): Koreeda, Hiroki, Tokyo, Japan

PATENT ASSIGNEE(S): Kabushiki Kaisha N.K. Kikaku, Tokyo, Japan (non-U.S. corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 5890137		19990330
APPLICATION INFO.:	US 1996-687729		19960726 (8)

	NUMBER	DATE
PRIORITY INFORMATION:	JP 1995-348056	19951215
DOCUMENT TYPE:	Utility	
PRIMARY EXAMINER:	MacDonald, Allen R.	
ASSISTANT EXAMINER:	Patel, Jagdish	
LEGAL REPRESENTATIVE:	Wolf, Greenfield & Sacks, P.C.	
NUMBER OF CLAIMS:	29	
EXEMPLARY CLAIM:	1	
NUMBER OF DRAWINGS:	22 Drawing Figure(s); 19 Drawing Page(s)	
LINE COUNT:	1012	

AB When performing on-line shopping using the **Internet**, and when performing payment settlement for a product by a **credit card**, user's **card** data runs over the **Internet**, leaving the possibility of card data leakage, thereby causing a security problem. The user decides the **product** he or she wants to **buy** via a computer network (**Internet**) from a user system. Then, a transmission unit calls up a service center to send order data including the **credit card** data via a settlement network. Service center invoices the sales price to an approval center based on the order data. Approval center pays the price to service center. Then, service center sends the order data to the shopping system. A delivery processing unit then delivers the product to the user based on the order data.

L15 ANSWER 100 OF 124 USPATFULL
 ACCESSION NUMBER: 1998:129790 USPATFULL
 TITLE: Computerized system for making payments and
 authenticating transactions over the **internet**
 INVENTOR(S): Stein, Lee H., Rancho Santa Fe, CA, United States
 Stefferud, Einar A., Huntington Beach, CA, United
 States
 Borenstein, Nathaniel S., Morristown, NJ, United
 States
 PATENT ASSIGNEE(S): Rose, Marshall T., Mountain View, CA, United States
 First Virtual Holdings Incorporated, San Diego, CA,
 United States (U.S. corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 5826241		19981020
APPLICATION INFO.:	US 1994-308101		19940916 (8)
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Hayes, Gail O.		
ASSISTANT EXAMINER:	Groutt, Phillip		
LEGAL REPRESENTATIVE:	Brinks Hofer Gilson & Lione		
NUMBER OF CLAIMS:	62		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	29 Drawing Figure(s); 9 Drawing Page(s)		
LINE COUNT:	1209		

AB A payment system for enabling a first **Internet** user to make a
 payment to a second **Internet** user, typically for the
purchase of an information **product** deliverable over
 the **Internet**. The payment system provides cardholder accounts
 for the first and second **Internet** users. When the second user
 sends the information product to the first user over the
Internet, the second user also makes a request over the
Internet to a front end portion of the payment system requesting
 payment from the first user. The front end portion of the payment
 system
 queries the first user over the **Internet** whether to proceed
 with payment to the second user. If the first user replies
 affirmatively, a charge to the first user is processed off the
Internet; however if the first user replies negatively, the
 first user is not charged for the information product. The payment
 system informs the second user regarding whether the first user's
 decision and pays the second user upon collection of the charge from
 the
 first user. Security is maintained by isolating financial and credit
 information of users' cardholder accounts from the front end portion of
 the payment system and by isolating the **account**
identifying information from the associated e-mail address.

115 ANSWER 113 OF 124 USPATFULL
 ACCESSION NUMBER: 1998:12920 USPATFULL
 TITLE: Secure method and system for communicating a list of
credit card numbers over a
 non-secure network
 INVENTOR(S): Bezos, Jeffrey P., Bellevue, WA, United States
 PATENT ASSIGNEE(S): Amazon.Com, Inc., Seattle, WA, United States (U.S.
 corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 5715399		19980203
APPLICATION INFO.:	US 1995-453273		19950530 (8)
RELATED APPLN. INFO.:	Continuation-in-part of Ser. No. US 1995-413242, filed on 30 Mar 1995		
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Chin, Wellington		
ASSISTANT EXAMINER:	Carman, Melissa Kay		
LEGAL REPRESENTATIVE:	Anderson, Ronald M.		
NUMBER OF CLAIMS:	20		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	4 Drawing Figure(s); 3 Drawing Page(s)		
LINE COUNT:	540		

AB A method and system for securely indicating to a customer one or more
credit card numbers that a **merchant**
 has on file for the customer when communicating with the customer over

a
 non-secure network. The **merchant** sends a message to the
 customer that contains only a portion of each of the **credit**
card numbers that are on file with the
merchant. The message may also contain a notation explaining
 which portion of each of the **credit card**
numbers has been extracted. A computer (38) retrieves the
credit card numbers on file for the customer
 in a database (40), constructs the message, and transmits the message to
 a customer location (10) over the **Internet** network (30) or
 other non-secure network. The customer can then confirm in a return
 message that a specific one of the **credit card**
numbers on file with the **merchant** should be used in
 charging a transaction. Since only a portion of the **credit**
card number(s) are included in any message
 transmitted, a **third party** cannot discover the
 customer's complete **credit card number(s)**.

L15 ANSWER 114 OF 124 USPATFULL
 ACCESSION NUMBER: 1998:7784 USPATFULL
 TITLE: Computer system and method for electronic commerce
 INVENTOR(S): Chelliah, Raman, San Carlos, CA, United States
 Cornez, Jason S., Belmont, CA, United States
 Dellar, Carl, Cupertino, CA, United States
 Harrison, Stephen, Cambridge, MA, United States
 Hempe, John A., Foster City, CA, United States
 Hsu, Chih-Cheng, Fremont, CA, United States
 Golin, Eric J., Menlo Park, CA, United States
 Price, Charles A., San Jose, CA, United States
 Rutta, Neal S., Willow Glen, CA, United States
 Wood, Thomas A., Mountain View, CA, United States
 Yamamoto, Wayne K., San Francisco, CA, United States
 PATENT ASSIGNEE(S): Broadvision, Los Altos, CA, United States (U.S.
 corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 5710887		19980120
APPLICATION INFO.:	US 1995-520627		19950829 (8)
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Hayes, Gail O.		
ASSISTANT EXAMINER:	Tkacs, Stephen R.		
LEGAL REPRESENTATIVE:	Cooley Godward LLP		
NUMBER OF CLAIMS:	49		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	19 Drawing Figure(s); 15 Drawing Page(s)		
LINE COUNT:	1968		

AB A system for facilitating commercial transactions, between a plurality of customers and at least one supplier of items over a computer driven network capable of providing communications between the supplier and at least one customer site associated with each customer. Each site includes an associated display and an input device through which the customer can input information into the system. At least one supplier is presented on the display for selection by the customer using the input device. Similarly items from a supplier can be displayed for the customer to observe. Associated with a supplier of such items is an item database including information on presented items. Pricing subsystem receives information from the item database to determine the cost associated with a presented item. In addition a customer information database stores information relating to the customer. Associated with each customer is a customer monitoring object for each customer. The customer monitoring object is created by referencing information, relating to that customer, which had been stored in the customer information database and when the customer selects a supplier. The customer monitoring object is configured to operate by responding to customer enquiries regarding a presented item by retrieving information relating to the item and presenting the information to the customer; receiving a customer's selection of a presented item; receiving customer communications, indicating a desire to receive the item; and passing a communication to initiate the delivery of the item to the customer.

L15 ANSWER 118 OF 124 USPATFULL
 ACCESSION NUMBER: 97:87382 USPATFULL
 TITLE: Electronic commerce using a secure courier system
 INVENTOR(S): Elgamal, Taher, Palo Alto, CA, United States
 PATENT ASSIGNEE(S): Netscape Communications Corporation, Mountain View,
 CA,
 United States (U.S. corporation)

	NUMBER	KIND	DATE
PATENT INFORMATION:	US 5671279		19970923
APPLICATION INFO.:	US 1995-555976		19951113 (8)
DOCUMENT TYPE:	Utility		
PRIMARY EXAMINER:	Cain, David C.		
LEGAL REPRESENTATIVE:	Glenn, Michael A.		
NUMBER OF CLAIMS:	36		
EXEMPLARY CLAIM:	1		
NUMBER OF DRAWINGS:	4 Drawing Figure(s); 3 Drawing Page(s)		
LINE COUNT:	2334		

AB A courier electronic payment system provides customers, merchants, and banks with a secure mechanism for using a public network as a platform for credit card payment services. The system governs the relationship between a Customer, Merchant, and Acquirer Gateway to perform credit card purchases over such networks as the Internet. The system uses a secure connection to simplify the problem of Internet-based financial transactions in accordance with an electronic payment protocol that secures credit card payments and certifies infrastructure that is required to enable all of the parties to participate in the electronic commerce, as well as to provide the necessary formats and interfaces between the

File 348:European Patents 1978-2001/Jul W05

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File 349:PCT Fulltext 1983-2001/UB=20010726, UT=20010719

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?ds

Set	Items	Description
S1	15411	(ATM OR SMART OR CHIP OR IC OR ICC OR CHARGE OR CREDIT OR - STOR??()VALUE OR DEBIT OR TRANSACTION? OR INTEGRATED()CIRCUIT-) (1W)CARD? ?
S2	3825	(EFT? OR INTELLIGENT OR ELECTRONIC OR MONEY OR FUND? ? ()T- RANSFER? OR BANK??? OR CASH OR TELLER()MACHINE OR ECASH OR MI- CROCHIP OR UNIVERSAL OR PROCESS?R OR MICROPROCESS?R) (1W)CARD? ?
S3	1146	MONEYCARD? OR SMARTCARD? OR CHIPCARD? OR BANKCARD? OR CHAR- GECARD? OR CREDITCARD? OR DEBITCARD? OR CASHCARD? OR ECASHCAR- D?
S4	172162	PIN OR PINS OR (IDENTIF? OR ID OR ACCESS?) () (NUMBER? OR CO- DE?) OR PASSCODE? OR PASSWORD? OR PASS() (WORD? OR CODE?) OR U- IN OR UINS
S5	21749	S4(3N)(TRANSMIT? OR TRANSMIS? OR SEND? OR SENT OR RECEIV?)
S6	200806	VERIF? OR CERTIF? OR VALID? OR AUTHENTIC? OR SUBSTANTIAT? - OR CONFIRM?
S7	2770	TELESHOP? OR ESHOP? OR CYBERSHOP? OR (E OR ELECTRONIC) ()CO- MMERCE OR ECOMMERCE
S8	11315	(PURCHAS? OR BUY? OR SHOP? OR ORDER?) (3N) (INTERNET? OR ON(-)LINE OR ONLINE OR NETWORK? OR EXTRANET? OR WEB OR COMPUTERI? OR INTRANET? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR VIRTUAL - OR CYBER OR LAN OR WAN)
S9	580	(S1 OR S2 OR S3) (5N)S4(S)S6
S10	362	(S1 OR S2 OR S3) (S)S6 (S) (S7 OR S8)
S11	15	(S1 OR S2 OR S3) (S)S5 (S) (S7 OR S8)

11/3,K/1 (Item 1 from file: 348)
DIALOG(R)File 348:European Patents
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00741338

Connectionless communications system, test method, and intra-station control system

Verbindungsloses Kommunikationssystem, Testmethode und Intra-Station-Steuerungssystem

Systeme de communication sans connection, methode de test et systeme de gestion intra-station

PATENT ASSIGNEE:

FUJITSU LIMITED, (211460), 1015, Kamikodanaka, Nakahara-ku, Kawasaki-shi, Kanagawa 211, (JP), (applicant designated states: DE;FR;GB)

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Kagawa, Atsushi, c/o Fujitsu Communication, Systems Ltd., 3-9-18, Shinyokohama, Kouhoku-ku, Yokohama-shi, Kanagawa, 222, (JP)
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Kawataka, Miyuki, Fujitsu Limited, 1015, Kamikodanaka, Nakahara-ku, Kawasaki-shi, Kanagawa, 211, (JP)

LEGAL REPRESENTATIVE:

Ritter und Edler von Fischern, Bernhard, Dipl.-Ing. et al (9672), Hoffmann, Eitle & Partner, Patentanwalte, Arabellastrasse 4, D-81925 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 700229 A2 960306 (Basic)
EP 700229 A3 990203

APPLICATION (CC, No, Date): EP 95113111 950821;

PRIORITY (CC, No, Date): JP 94255120 940822

DESIGNATED STATES: DE; FR; GB

INTERNATIONAL PATENT CLASS: H04Q-011/04

ABSTRACT WORD COUNT: 170

. LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB96	8491
SPEC A	(English)	EPAB96	164543
Total word count - document A			173034
Total word count - document B			0
Total word count - documents A + B			173034

...SPECIFICATION multiplexer cards provides for 4 network ports.

The shelf also contains 2 pairs of common **cards**, a pair of cell clock generator cards (CELCLK) for timing, and a pair of parallel...a lower order shelf. The fault of this cable is detected by grounding an idle **pin** in the cable in the higher order shelf and monitoring the state of the pin...Figure 204.

In Figure 204, an actual SMDS terminal unit is connected beyond the subscriber **network** interface (SNI). Likewise, an switching system (SS) is connected beyond the inter-switching-system interface...

11/3,K/2 (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Patent Applicant/Assignee:

ANDERSEN CONSULTING LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

Legal Representative:

HICKMAN Paul L (agent), Hickman Coleman & Hughes, P.O. Box 52037, Palo Alto, CA 94303, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK

LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK

SL TJ TM TR TT TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 162579

Fulltext Availability:

Claims

Claim

... order form. The form should be easily customizable and may contain a variety of information.

Order Form Standard online form with the usual questions: Name, Address, shipping location, **credit card** number, email address, etc. The user usually has the ability to submit or decline the...transaction with a unique identifier used to track funds if necessary.

Security. In the past, **eCommerce** has been hampered by the absence of secure and robust transaction options. Recent development of secure online payment options over the Internet have been a primary enabler. Strongly-encrypted **online purchase** transaction protocols have been developed and integrated into software for consumers, merchants, and banks to enable secure **credit card** transactions.

Consumer Type. The types of flow and payment medium will vary greatly depending on...value stored on it at any merchant accepting smartcards. This technology is particularly useful for **online shopping**, and is far less vulnerable than systems storing value on a hard disk.
Transaction costs...

...one penny or less. Microsoft and several computer manufacturers are pushing for standards to incorporate **smartcard** readers into PC keyboards, and most TV set-top Internet access devices already have them ...In a sample transaction, the customer will dial into their ISP and surf to the **shopping** mall site. The **web** server 12102 will then request a cookie from the user's web browser to determine...

...the payment services function at the bottom of the picture. Payment services will validate the **credit card**, and send back a positive or negative response. Once the payment has been approved, an item a button is pressed and it is added to a **virtual shopping** cart 438 Customer clicks on check out which transfers the customer to a secure web server and asks for a password or the creation of one for a first time **shopper** Secure **web** server authenticates user and displays order and **credit card** information Customer has the opportunity to change order, **credit card** or shipping information then accepts the order.

Information is passed from the web server to...

11/3,K/3 (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00801818 **Image available**

PROVIDING STAMPS ON SECURE PAPER USING A COMMUNICATIONS NETWORK
FOURNITURES DE TIMBRES SUR DU PAPIER DE SECURITE UTILISANT UN RESEAU DE COMMUNICATION

Patent Applicant/Assignee:

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(Nationality), (Designated only for: US)

BROWN L Carlton Jr, 5621 Sinclair Drive, Warrenton, VA 20187, US, US
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Legal Representative:

SLONE David N (et al) (agent), Townsend and Townsend and Crew LLP, Two
Embarcadero Center, Eighth Floor, San Francisco, CA 94111, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200135347 A2 20010517 (WO 0135347)

Application: WO 2000US30711 20001107 (PCT/WO US0030711)

Priority Application: US 99164639 19991110; US 2000181368 20000208; US
2000181299 20000209; US 2000204357 20000515; US 2000206207 20000522; US
2000611375 20000707; US 2000216653 20000707; US 2000216779 20000707

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English
Fulltext Word Count: 16290

Fulltext Availability:
Detailed Description

Detailed Description
... after the printing is done.

In a specific embodiment the server 110 is a conventional **e-commerce** website, maintained by a service company. Consumers using user systems, such as I I 8a...
...account is opened on the server 110, the user system, for example, I I 8a, **receives** a secure **password** which can be used to obtain complete access to the **e-commerce** site via a secure link, such as, for example, a Secure Sockets Layer (SSL) link...
...another embodiment the consumer may be identified by his/her consumer e-mail address and **credit card**. The account allows the consumer to deposit funds in the account, for example by **credit card**, **smart card**, or bank transfer, or by cash/check through the mail. The consumer may then draw...

11/3,K/4 (Item 3 from file: 349)
DIALOG(R) File 349:PCT Fulltext
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00798023 **Image available**

DATA STORAGE AND ACCESS SYSTEMS
SYSTEMES DE STOCKAGE ET D'ACCES A DES DONNEES

Patent Applicant/Assignee:

SMARTFLASH LIMITED, Upper Nordens, High Hurst Wood, Uckfield, East Sussex
TN22 4AN, GB, GB (Residence), GB (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200131599 A1 20010503 (WO 0131599)
Application: WO 2000GB4110 20001025 (PCT/WO GB0004110)
Priority Application: GB 9925227 19991025

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ
DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 20315

Fulltext Availability:
Detailed Description

Detailed Description
... the scheme owner, for adding value to the card. This may, for example, be a **credit card** transaction as is conventionally used for **purchase** over the **internet**. Card value data and a card value **access code** is then **received** by the content access terminal from the scheme owner at

step S 16. The card...

...provides digital signature data representing value to the content access terminal for writing onto the **smart Flash card**.

At step S 17, card registration data is received from the scheme owner by the...

11/3,K/5 (Item 4 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00785187 **Image available**

METHOD OF AND SYSTEM FOR MAKING PURCHASES OVER A COMPUTER NETWORK
PROCEDE ET SYSTEME PERMETTANT DE REALISER DES ACHATS SUR UN RESEAU D'ORDINATEUR

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200118719 A1 20010315 (WO 0118719)
Application: WO 2000US24625 20000907 (PCT/WO US0024625)
Priority Application: US 99391285 19990907

applicant

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5953

English Abstract

A method of and system (10) for making **purchases** over a computer **network** using an **ATM card** or the like is provided. In accordance with the invention, a consumer (12) transmits his **ATM card** number over the network (24) to an on-line merchant (16). The on-line merchant (16) then forwards the **ATM card** number to a third party contractor (20), such as a bank, that will oversee and authorize the transaction. Simultaneously or thereafter, the consumer (12) **transmits** his **PIN** over the network to the third party contractor (20), who verifies that the **ATM card** number and PIN are valid.

11/3,K/6 (Item 5 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00777979 **Image available**

INTERNET TRADE ENHANCING PURCHASER'S SECURITY
SECURITE D'ACHAT ACCRUE POUR TRANSACTIONS SUR L'INTERNET

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200111513 A1 20010215 (WO 0111513)
Application: WO 2000KR872 20000808 (PCT/WO KR0000872)
Priority Application: KR 9932837 19990810; KR 200043903 20000728

Designated States: AE AT AU BR BY CA CH CN DE DK EE ES FI GB ID IN IS JP LT

LU MK MX NO NZ PL PT RO RU TR UA US UZ YU
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: Korean
Fulltext Word Count: 4447

Fulltext Availability:
Detailed Description

English Abstract

A secure method for purchasing goods through an electronic media such as internet using **credit card** number for a payment for internet trade. When a customer accesses to a certain **shopping** mall through internet deciding to **purchase** some goods, the computer in shopping mall generates customer identification number which comprises the online...
...data which contains the information of the goods which the customer chose to purchase. After **receiving** this **identification number**, the customer accesses to the computer of **credit card** company through internet and informs his **credit card** number and security number. After confirmed credit, the customer sends the customer identification number to the computer of **credit card** company. With this customer identification number, the **credit card** company contacts the **shopping** mall through **online** and confirm abouts the customer's credit and finally pays for the goods on behalf...

Buyer transmit
both credit card
number and PIN
to third party

Detailed Description

... which is saved in seller's host computer in specific files or in database.

After **receiving** the purchaser's **access number** from the seller's host computer via **internet**, **purchaser** will access to the homepage of **credit card** company through internet.

As the host computer of credit card company request to the purchaser...be used as internet address for access by host computer of credit card company.

After **receiving** the purchaser's **access number** from the seller's host computer via **internet**, **purchaser** will access to the homepage of internet card company. (S23) As the host computer of card company request to the purchaser, the purchaser will input his **credit card number** and secret number. (S24) After checking the credit of purchaser using **credit card** number and secret number, host computer of **credit card** company send the message for starting payment procedure. (S25) The purchaser will provide the the purchaser's access number to the host computer of **credit card** company through internet using his computer. (S26) For example, he will input www.audioworld.com...several different internet shopping malls. The purchaser's access code is also different from each **internet shopping** mall.

The **purchaser** can compare the conditions for the goods, for example, the price, the delivery, warranty, etc. When the purchaser has chosen the best conditions for the goods from the specific **internet shopping** mall, he can **send** the purchaser's **access code** from this shopping mall to the host computer of **credit card** company or host computer of bank.

Also the information for the goods from the seller...

...computer of credit card company or bank.

15This purchaser's personal identification number registered in **credit card** company is related with purchaser's **credit card** number. So the purchaser can access to the host computer of **credit card** company with his identification number to follow the process the internet trade as described in this invention. When the host computer of **credit card**

20company received the purchaser's identification number and following security number and with purchaser's access code, it search for the credit card number in database which is matched with this purchaser's identification number. After searching for the credit card number, the host computer of credit card company will continue the internet payment system using purchaser 's access code with seller's host computer.

The advantage of using purchaser's identification...

11/3,K/7 (Item 6 from file: 349)
DIALOG(R) File 349:PCT Fulltext
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00777020

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR RESOURCE ADMINISTRATION IN AN E-COMMERCE TECHNICAL ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR L'ADMINISTRATION DE RESSOURCES DANS UNE ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE

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Patent: WO 200109791 A2 20010208 (WO 0109791)

Application: WO 2000US20547 20000728 (PCT/WO US0020547)

Priority Application: US 99364161 19990730

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 133530

Fulltext Availability:

Detailed Description

Detailed Description

... One may have freely given other businesses sensitive information about oneself, such as one's credit card number or one's social security number. To what lengths must that business go to... identification number or PIN. password compromised The combination of the one- than hard token time password and the PIN, along with the user's public username, provides two factor authentication of...

11/3,K/8 (Item 7 from file: 349)
DIALOG(R) File 349:PCT Fulltext
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00769546

Image available

SYSTEM AND METHOD FOR PERFORMING SECURE ELECTRONIC TRANSACTIONS OVER AN OPEN COMMUNICATION NETWORK

SYSTEME ET PROCEDE PERMETTANT DE REALISER DES TRANSACTIONS ELECTRONIQUES PROTEGEES SUR UN RESEAU DE TELECOMMUNICATIONS OUVERT

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Patent: WO 200103083 A1 20010111 (WO 0103083)
Application: WO 2000EP6269 20000630 (PCT/WO EP0006269)
Priority Application: EP 99630056 19990702

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5265

Fulltext Availability:

Detailed Description

Detailed Description

... and banks with a secure mechanism for using an open network as a
platform for **credit card** payment services. The system governs the
relationship between a Customer, Merchant, and Acquirer to perform
credit card purchases over open **networks** as the Internet. The
basic method involves a secure connection with an encryption technique
(SSL...
...isolated from the Internet. The PIN code is a plain code randomly
computer-generated. This **PIN** code is **received** automatically and
securely at the customer's IMSI (International Mobile Subscriber
Identity) which

PIN code
right here is
not
associated with
credit card #

11/3,K/9 (Item 8 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00762434 **Image available**

INTERNET PAYMENT SYSTEM

SYSTEME DE PAIEMENT SUR L'INTERNET

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(Residence), US (Nationality), (Designated only for: US)
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200075843 A1 20001214 (WO 0075843)

Application: WO 2000US15788 20000608 (PCT/WO US0015788)
Priority Application: US 99328422 19990609; US 99471127 19991223
Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE
DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI
SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 6604

Fulltext Availability:
Claims

Claim

... real time, comprising the steps of:

receiving an order request from a seller or a **buyer** containing an
internet protocol address of a buyer, a seller ID; displaying a purchase
authorization screen to the...

...buyer and provider of the method at the internet protocol address sent
by the seller; **receiving** a buyers' transaction **identification number**
and personal identification number from the buyer through the purchase
authorization screen; comparing buyers' transaction...

...transaction identification number generated by the internal network, and
upon successful comparison, providing the buyers' **credit card** data to
the sellers' seller account processor.

14. The method for facilitating secure electronic commerce...

11/3,K/10 (Item 9 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00748807 **Image available**

SECURE ELECTRONIC COMMERCE SYSTEM
SYSTEME DE COMMERCE ELECTRONIQUE SUR

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200062232 A1 20001019 (WO 0062232)

Application: WO 2000US9774 20000412 (PCT/WO US0009774)

Priority Application: US 99128846 19990412; US 2000546813 20000411

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 6800

Fulltext Availability:
Detailed Description

Detailed Description

... The client system according to the present invention can be adapted to interface with the **electronic commerce** system of the above described server to facilitate the transfer of value and enable to...

...system can verify the identity of the client system by requesting the client system to **transmit** a predefined message, **identification code**, or electronic certificate which is encrypted using the key embedded in the client system. The...

...it to an expected value. The same message can include other information such as a **credit card** information (number and expiration date) or an authorization to debit an account (including an account

11/3,K/11 (Item 10 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00601493 **Image available**

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR SWITCHED TELEPHONY COMMUNICATION

SYSTEME PROCEDE ET ARTICLE CONCU POUR LES COMMUNICATIONS TELEPHONIQUES PAR RESEAU COMMUTE

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9847298 A2 19981022

Application: WO 98US7927 19980415 (PCT/WO US9807927)

Priority Application: US 97835789 19970415; US 97834320 19970415

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK
ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN
TD TG

Publication Language: English
Filing Language: English
Fulltext Word Count: 175758

Fulltext Availability:
Detailed Description

Detailed Description

... be classified as follows:

* Content;

-Signaling; or
- Data.

Normally, a customer interacting with the intelligent **network** will require all three types of information flows.

a) Content

Content flows contain the primary...

...channels with flow of other information.

b) Signaling

Signaling flows contain control information used by **network** elements.

ISUP RLT/IMT, TCP/IP domain name lookups and ISDN Q.931 are all...
Interfaces which are at the same site.

Figure 38 shows a representation of a physical **network** 2400 schematic.

Networks 2401 contain network elements 2402 at sites 2404 are interconnected through network interfaces 2406 and...subscriber will have the ability to establish a notification schedule, through the directlineMCI ARU, to **receive** a pager message which indicates the number of voicemail, faxmail, email and pager messages that...but such integration can be implemented in an alternative embodiment. The subscriber is able to **send** a message to a distribution list from the PC Client. lads requires a two-way...a special area code. Coher direct billing options axe 900 calls and calling card (or **credit card**) billing options (both require a second dial tone).

Requiring all callers (except incoming PSTN calls...Vnet, "Remote Access to Vnet, Vnet Phone Home, CVNS, Vnet Card, MCI Card (950 Cards), **Credit Card** and GETS Card. In support of the existing VNET services, the DAP provides private dialing...

11/3,K/12 (Item 11 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00597971 **Image available**

BROADCAST AND RECEPTION SYSTEM, AND RECEIVER/DECODER AND REMOTE CONTROLLER THEREFOR

SYSTEME DE DIFFUSION ET DE RECEPTION, ET RECEPTEUR/DECODEUR ET UNITE DE TELECOMMANDE POUR CE SYSTEME

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9843427 A1 19981001

Application: WO 97EP2117 19970425 (PCT/WO EP9702117)

Priority Application: EP 97400650 19970321

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES

FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN

MW MX NO NZ PL PT RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN YU GH

KE LS MW SD SZ UG AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB

GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 12822

English Abstract

...satellite radio or television system includes a decoder and means to accommodate a credit or **bank card** carrying a microprocessor, and means to interact with said microprocessor when the credit or **bank card** is inserted into an operative position in said receiver/decoder in order to enable data carried by said credit or **bank card** to be read and data to be input to the microprocessor carried by said credit or **bank card**. A PIN number may be **transmitted** to the receiver/decoder in a secure fashion by means of a remote controller, which is also described. Applications of the invention include Pay-Per-View television,

teleshopping and telebanking.

11/3,K/13 (Item 12 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00592217

A COMMUNICATION SYSTEM ARCHITECTURE
ARCHITECTURE D'UN SYSTEME DE COMMUNICATION

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Patent and Priority Information (Country, Number, Date):

Patent: WO 9834391 A2 19980806
Application: WO 98US1868 19980203 (PCT/WO US9801868)
Priority Application: US 97794555 19970203; US 97794114 19970203; US
97794689 19970203; US 97807130 19970210; US 97798208 19970210; US
97795270 19970210; US 97797964 19970210; US 97800243 19970210; US
97798350 19970210; US 97797445 19970210; US 97797360 19970210

Designated States: AU CA GM GW ID JP MX AT BE CH DE DK ES FI FR GB GR IE IT
LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 175822

Fulltext Availability:

Detailed Description

Detailed Description

... use of the PSTN is avoided by routing the call from the PC to the
Internet / Intranet to an internet gateway directly connected to a PBX.

Figure 14 illustrates a VNET Personal...client/ server platform that can
receive and process events that are generated by various SS7 **network**
elements. Each **network** event is parsed and standardized to allow for
the processing of events generated by any...network management systems
(NMS) 338.

Using topology data, SNMS will correlate these events with events
received from SS7 network elements. The SNMS Alarming Server 302 also
receives network maintenance schedule information...topology data that
has been entered into order entry and engineering systems and stored in
Network Topology Databases 334. It also accepts manual overrides 336 via
workstation. The collection of data...SS7 linkage of an STP 104 with a
Switch/ SSP 102, data is received by **network order** entry and
engineering systems. The data and a brief description of its contents is
provided...

11/3,K/14 (Item 13 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00577375

A COMMUNICATION SYSTEM ARCHITECTURE

SYSTEME, PROCEDE ET PRODUIT MANUFACTURE POUR L'ARCHITECTURE D'UN SYSTEME DE COMMUNICATION

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Heights, IL 60070 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9823080 A2 19980528

Application: WO 97US21174 19971114 (PCT/WO US9721174)

Priority Application: US 96751203 19961118; US 96751668 19961118; US
96752271 19961118; US 96758734 19961118; US 96751209 19961118; US
96751661 19961118; US 96752236 19961118; US 96752487 19961118; US
96752269 19961118; US 96751923 19961118; US 96751658 19961118; US
96752552 19961118; US 96751933 19961118; US 96751663 19961118; US
96746899 19961118; US 96751915 19961118; US 96752400 19961118; US

96751922 19961118; US 96751961 19961118

. Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU
ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 188452

Fulltext Availability:

Detailed Description

Detailed Description

... to carry different contents on different networks, each of which is specialized for specific content **transmission** .

Both technology and customer requirements (for on-demand high bandwidth) will require carriers to use...Vnet, Remote Access to Vnet, Vnet Phone Home, CVNS, Vnet Card, MCI Card (950 Cards), **Credit Card** and GETS Card.

In support of the existing VNET services, the DAP provides private dialing...

11/3,K/15 (Item 14 from file: 349)

DIALOG(R)File 349:PCT Fulltext

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00570368 **Image available**

SYSTEM AND METHOD FOR PSEUDO CASH TRANSACTIONS

**SYSTEME PERMETTANT D'EFFECTUER DES TRANSACTIONS DE DISPONIBILITES FICTIVES
ET PROCEDE CORRESPONDANT**

Patent Applicant/Assignee:

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US

Inventor(s):

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, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9814900 A1 19980409

Application: WO 97US15701 19970905 (PCT/WO US9715701)

Priority Application: US 96720785 19961003

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU
ZW GH KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 9163

Fulltext Availability:

Detailed Description

Detailed Description

... customer to fill out an application form providing standard personal information. First Virtual would then **send** a personal **identification number** (PIN) with an 800 number over the Internet to the customer's email. Then the customer is supposed to use the 800 number to give his **credit card** information over the phone to First Virtual to establish or open no more than just an electronic charge account. Clearly this system or procedure to **shop** on the **Internet** is no less complicated than the home **shopping network** and is nowhere close to a simple and

• • anonymous cash dispensing system that one would.

File 348:European Patents 1978-2001/Jul W05

(c) 2001 European Patent Office

File 349:PCT Fulltext 1983-2001/UB=20010719, UT=20010712

(c) 2001 WIPO/MicroPat

Set	Items	Description
S1	15335	(ATM OR SMART OR CHIP OR IC OR ICC OR CHARGE OR CREDIT OR - STOR??()VALUE OR DEBIT OR TRANSACTION? OR INTEGRATED()CIRCUIT-) (1W)CARD? ?
S2	3808	(EFT? OR INTELLIGENT OR ELECTRONIC OR MONEY OR FUND? ? ()T- RANSFER? OR BANK??? OR CASH OR TELLER()MACHINE OR ECASH OR MI- CROCHIP OR UNIVERSAL OR PROCESS?R OR MICROPROCESS?R) (1W)CARD? ?
S3	1132	MONEYCARD? OR SMARTCARD? OR CHIPCARD? OR BANKCARD? OR CHAR- GECARD? OR CREDITCARD? OR DEBITCARD? OR CASHCARD? OR ECASHCAR- D?
S4	171857	PIN OR PINS OR (IDENTIF? OR ID OR ACCESS?) () (NUMBER? OR CO- DE?) OR PASSCODE? OR PASSWORD? OR PASS() (WORD? OR CODE?) OR U- IN OR UINS
S5	21719	S4 (3N) (TRANSMIT? OR TRANSMIS? OR SEND? OR SENT OR RECEIV?)
S6	200376	VERIF? OR CERTIF? OR VALID? OR AUTHENTIC? OR SUBSTANTIAT? - OR CONFIRM?
S7	2714	TELESHOP? OR ESHOP? OR CYBERSHOP? OR (E OR ELECTRONIC) ()CO- MMERCE OR ECOMMERCE
S8	11239	(PURCHAS? OR BUY? OR SHOP? OR ORDER?) (3N) (INTERNET? OR ON(-)LINE OR ONLINE OR NETWORK? OR EXTRANET? OR WEB OR COMPUTERI? OR INTRANET? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR VIRTUAL - OR CYBER OR LAN OR WAN)
S9	6842	IC="G06F-017/60"
S10	317	IC="H04M-017/00"
S11	1475	(S1 OR S2 OR S3) (5N) S4
S12	230	S11 AND (S9 OR S10)
S13	9	(S1 OR S2 OR S3) (5N) S4 (S) S6 (S) S5 AND (S9 OR S10)
S14	17	(S1 OR S2 OR S3) (S) S4 (S) S6 (S) S5 AND (S9 OR S10)

14/3,K/1 (Item 1 from file: 348)
DIALOG(R) File 348:European Patents
(c) 2001 European Patent Office. All rts. reserv.

01125990

System and method for automated debiting and settling of financial transactions

System und Verfahren zur automatischen Abbuchung und Abrechnung von finanziellen Transaktionen

Système et methode pour le debit et le reglement automatique de transactions financieres

PATENT ASSIGNEE:

CITIBANK, N.A., (1570360), 399 Park Avenue, New York, New York 10043,
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LEGAL REPRESENTATIVE:

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40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 984411 A2 000308 (Basic)

APPLICATION (CC, No, Date): EP 99202841 990902;

PRIORITY (CC, No, Date): US 98995 P 980902

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS: G07F-019/00; G06F-017/60 ; G07F-007/10

ABSTRACT WORD COUNT: 115

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
----------------	----------	--------	------------

CLAIMS A	(English)	200010	2229
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SPEC A	(English)	200010	11359
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Total word count - document A	13588
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Total word count - document B	0
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Total word count - documents A + B	13588
------------------------------------	-------

...INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION Central Network 22 and the front-end system of the issuing business 24 expect to **receive** a **PIN** number. The transaction embodiment described in detail herein is a "PIN-less" transaction. That is, in the usual application thereof, the customer 10 has lost the customer's **debit card** , and the customer has been identified and **validated** by the home bank staff 20 by asking, for example, the customer's mother's maiden name. Such a "**PIN** -less" transaction avoids having the customer input the customer's **PIN** number over the telephone. Such avoidance improves security for the customer's account.
Embodiments according...

14/3,K/2 (Item 2 from file: 348)
DIALOG(R) File 348:European Patents
(c) 2001 European Patent Office. All rts. reserv.

00831522

Baggage receiving and handling method in airport, baggage receiving and handling system in airport, and baggage automatic handling apparatus

Verfahren und System zum Empfangen und Handhaben von Gepack in Flughafen sowie automatisches Gerat zum Handhaben von Gepack

**Procéde et systeme pour recevoir et manipuler des bagages dans des
aéroports et appareil automatique de manipulation des bagages**

PATENT ASSIGNEE:

TOYOTA JIDOSHA KABUSHIKI KAISHA, (203740), 1, Toyota-cho Toyota-shi,
Aichi-ken 471, (JP), (applicant designated states: DE;FR;GB;NL)

INVENTOR:

Yamazaki, Minoru, c/o Toyota Jidosha K.K., 1 Toyota-cho, Toyota-shi,
Aichi 471, (JP)

LEGAL REPRESENTATIVE:

KUHNEN, WACKER & PARTNER (100051), Alois-Steinecker-Strasse 22, 85354
Freising, (DE)

PATENT (CC, No, Kind, Date): EP 770546 A1 970502 (Basic)

APPLICATION (CC, No, Date): EP 96114740 960913;

PRIORITY (CC, No, Date): JP 95300708 951024; JP 95300709 951024

DESIGNATED STATES: DE; FR; GB; NL

INTERNATIONAL PATENT CLASS: B64F-001/36; B65G-047/50; **G06F-017/60**

ABSTRACT WORD COUNT: 138

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	EPAB97	1123
SPEC A	(English)	EPAB97	9857
Total word count - document A			10980
Total word count - document B			0
Total word count - documents A + B			10980

...INTERNATIONAL PATENT CLASS: **G06F-017/60**

...SPECIFICATION chart to show the case that the user 31 had a reservation by using an **IC card**. When the user 31A inserts his **IC card** into the card insertion port 18, the card reader 42 leads the **IC card** therein to read the **identification number** recorded in the **IC card** (S1) and **transmits** the **identification number** to the CPU 39. The CPU 39 refers to the data memory 41 based on the **identification number** (S2) to judge whether a corresponding reservation data is therein (S3). At the same time, the monitor camera 36 makes a **confirmation** of the user 31A himself.

If there is no corresponding reservation data (S3: No), the...

14/3,K/3 (Item 3 from file: 348)

DIALOG(R)File 348:European Patents

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00803410

METHOD AND APPARATUS FOR PROCESSING IC CARD FOUND

VERFAHREN UND GERAT ZUR VERARBEITUNG EINER GEFUNDENEN CHIPKARTE

PROCEDE ET APPAREIL DE TRAITEMENT DE CARTE A CIRCUIT INTEGRE TROUVEE

PATENT ASSIGNEE:

HITACHI, LTD., (204141), 6, Kanda Surugadai 4-chome, Chiyoda-ku, Tokyo
101, (JP), (applicant designated states: DE;DK;FR;GB;IT;NL)

INVENTOR:

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Kanagawa 210, (JP)

MATSUMOTO, Kenji, Keimei-ryo, 850, Maioka-cho, Totsuka-ku, Yokohama-shi,
Kanagawa 244, (JP)

LEGAL REPRESENTATIVE:

Altenburg, Udo, Dipl.-Phys. et al (1269), Patent- und Rechtsanwälte
Bardehle . Pagenberg . Dost . Altenburg . Frohwitter . Geissler &
Partner, Postfach 86 06 20, 81633 Munchen, (DE)

PATENT (CC, No, Kind, Date): EP 817115 A1 980107 (Basic)

WO 9628792 960919

APPLICATION (CC, No, Date): EP 95912414 950315; WO 95JP430 950315

PRIORITY (CC, No, Date): EP 95912414 950315; WO 95JP430 950315

DESIGNATED STATES: DE; DK; FR; GB; IT; NL

INTERNATIONAL PATENT CLASS: G06K-017/00; **G06F-017/60** ; G06F-019/00

ABSTRACT WORD COUNT: 297

LANGUAGE (Publication,Procedural,Application): English; English; Japanese
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	9802	2371
SPEC A	(English)	9802	9201
Total word count - document A			11572
Total word count - document B			0
Total word count - documents A + B			11572

...INTERNATIONAL PATENT CLASS: G06F-017/60

...SPECIFICATION 7. In the center 7, a receiving data confirming circuit 48 confirms and checks the **transmitted** reward **ID code** and electronic purse specific information. The receiving data **confirming** circuit 48 checks the correspondence of data stored in the reward data memory 58 to the **transmitted** reward **ID code** and instructs an **electronic** purse **card** 63 in the center 7 to pay money data corresponding to an amount of reward...7.

In the center 7, the receiving data confirming circuit 48 confirms and checks the **transmitted** reward **ID code** and electronic purse specific information. The receiving data confirming circuit 48 checks the correspondence of data stored in the reward data memory 58 to the **transmitted** reward **ID code** and instructs an **electronic** purse **card** 63 in the center 7 to pay money data corresponding to an amount of reward...

14/3,K/4 (Item 1 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00811423 **Image available**

SECURE NETWORKED TRANSACTION SYSTEM
SYSTEME SECURISE DE TRANSACTIONS SUR RESEAU

Patent Applicant/Assignee:

DEBIT NET INC, 17241 N.E. 13th Avenue, North Miami Beach, FL 33162, US,
US (Residence), US (Nationality)

Inventor(s):

GOODMAN Daniel, 17241 N.E. 13th Avenue, North Miami Beach, FL 33162, US,
KRUEGER Scott, 630 Grenfall Road, #14, Palm Springs, CA 92262, US,

Legal Representative:

BARKUME Anthony (et al) (agent), Greenberg Traurig, LLP, 200 Park Avenue,
New York, NY 10166, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200145008 A1 20010621 (WO 0145008)

Application: WO 2000US33833 20001214 (PCT/WO US0033833)

Priority Application: US 99171229 19991216

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

((OAPI utility model)) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10765

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... only knows the card number (or a portion of it). The trusted

verification system separately **receives** the **PIN** number from the customer and processes the transaction with the credit/debit processing system. The functionality performed by the trusted verification system may be performed by the **debit card** organization/bank directly.

DISCLOSURE OF THE INVENTION

The present invention, in summary form, allows a...

14/3,K/5 (Item 2 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00807447 **Image available**

METHOD AND SYSTEM FOR POINT OF TRANSACTION CREDIT CARD ACCESS VALIDATION PROCEDE ET SYSTEME POUR POINT DE TRANSACTION DE VALIDATION D'ACCES DE CARTE DE CREDIT

Patent Applicant/Assignee:

ANDROPOLIS MILLENNIUM SYSTEMS INTERNATIONAL, 22840 Scenic Loop Road, San Antonio, TX 78255, US, US (Residence), US (Nationality)

Inventor(s):

GORCZYCA Tim, 22840 Scenic Loop Road, San Antonio, TX 78255, US,

Legal Representative:

KAMMER Mark A (agent), Cox & Smith Incorporated, 112 East Pecan Street, Suite 1800, San Antonio, TX 78205, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200141026 A1 20010607 (WO 0141026)

Application: WO 2000US32860 20001204 (PCT/WO US0032860)

Priority Application: US 99454461 19991203

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7506

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... f by the credit card company.

3 An example of the ease of use of **credit cards** can be found in 4 the "pay at the pump" type systems utilized at gas associated with the full electronic transact:Lon 7 that occurs by swiping the **credit card** through a magnetic card 8 reader and waiting only for **validation** of the account ove2f. a 9 telecommunications data line. The ability of **credit cards** to be 10 used by those who are unauthorized for such use is built into t-he 11 **credit cards** themselves because of their "active" conditi(Dn. 12 Almost all **credit cards** are "active" and respond when swi-ped 13 through a reader by merely transmitting an account number to t--he 14 reader for **validation** . Once the account number has been confir-med 15 to be **valid** by access and reference to a central **credit card** dcata 16 bank, authorization is given to carry out the financ:Lal 17 transaction. The...

...es IS in bank automatic teller machines wherein even for major creclit 19 cards or **bank cards** , the user is required to input a **PIN** (persorial 20 **identification number**) in order to **receive** cash drawn on t--he 21 **credit card** account. This system is in place primarily

because of 22 the analogous system utilized in conjunction with **debit cards** or 23 **ATM cards** offered by the banks. In the case of an ATM, however, 24 the user is required to input a **PIN** at the point of transact::Lon 25 which in combination with the account number is...

...data bank for comparison and authorization. In the vast 27 majority of financial transactions, however, **credit cards** are 28 utilized without such **PIN** requirements, which results in the 29 convenient and frequent unauthorized use of the card...

14/3,K/6 (Item 3 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00785187 **Image available**

**METHOD OF AND SYSTEM FOR MAKING PURCHASES OVER A COMPUTER NETWORK
PROCEDE ET SYSTEME PERMETTANT DE REALISER DES ACHATS SUR UN RESEAU
D'ORDINATEUR**

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

KING Douglas W, 5638 Hollister Avenue, Santa Barbara, CA 93117, US,

Legal Representative:

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10166, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200118719 A1 20010315 (WO 0118719)

Application: WO 2000US24625 20000907 (PCT/WO US0024625)

Priority Application: US 99391285 19990907

Applicant

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 5953

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

English Abstract

A method of and system (10) for making purchases over a computer network using an **ATM card** or the like is provided. In accordance with the invention, a consumer (12) transmits his **ATM card** number over the network (24) to an on-line merchant (16). The on-line merchant (16) then forwards the **ATM card** number to a third party contractor (20), such as a bank, that will oversee and authorize the transaction.

Simultaneously or thereafter, the consumer (12) **transmits** his **PIN** over the network to the third party contractor (20), who **verifies** that the **ATM card** number and **PIN** are **valid**.

Detailed Description

... as a bank, that will oversee and authorize the transaction.

Simultaneously or thereafter, the consumer **transmits** his **PIN** over the network to the third party contractor, bypassing the on-line merchant.

Having both the **ATM card** number and the **PIN**, the third party contractor **verifies** that the **ATM card** number and **PIN** are correct, checks for sufficiency of funds, and either authorizes or denies the transaction. The...

...is operated by or for the third party contractor. Simultaneously or

thereafter, the first computer **transmits** the consumer's **PIN** over the network to the third computer, bypassing the second computer. The third computer then **verifies** that the **ATM card** number and **PIN** are correct and that there are sufficient funds in the bank account to cover the transaction amount. The third computer then transmits the results of the **verification** procedure to the second computer. Depending on the **verification** results, the purchase is either completed or rejected.

The present invention will now be described...block 78).

new { As figure 4 indicates, the on-line merchant is completely bypassed and never **receives** the **PIN**. Fourth, the third party contractor verifies the **ATM card** number and **PIN** and checks for sufficiency of funds (block 80). Fifth, the third party contractor transmits the results of the **verification** process over the network to the on-line merchant (block 82).

And sixth, the on...

14/3,K/7 (Item 4 from file: 349)
DIALOG(R) File 349:PCT Fulltext
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00779668 **Image available**

USER AUTHENTICATION SYSTEM

SYSTEME D'IDENTIFICATION D'UTILISATEUR

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200113243 A1 20010222 (WO 0113243)

Application: WO 2000AU972 20000811 (PCT/WO AU0000972)

Priority Application: AU 992184 19990813; AU 992347 19990823

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7417

International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... information 4 shown in Fig. 1A first with the credit card issuing authority who will **authenticate** the user from personal information held on the database 16 and may obtain the information...

...form, or over the telephone. Furthermore, it is preferable that the UGI graphic and the **password** are not **sent** in the same email for added security purposes. The embodiment above was shown with the UGI graphic and the **password** in the one email for illustrative purposes. It should also be realised that in another...

14/3,K/8 (Item 5 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00777981 **Image available**

METHOD AND SYSTEM FOR MAKING ANONYMOUS ELECTRONIC PAYMENTS ON THE WORLD WIDE WEB

PROCEDE ET SYSTEME PERMETTANT DE FAIRE DES PAIEMENTS ELECTRONIQUES ANONYMES SUR LE WEB

Patent Applicant/Assignee:

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US (Residence), US (Nationality)

Inventor(s):

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TSIOUNIS Yiannis S, 81 Greene Street, 2nd Floor, New York, NY 10012, US

Legal Representative:

GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,
1300 I Street, N.W., Washington, DC 20005-3315, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200111515 A2 20010215 (WO 0111515)

Application: WO 2000US14603 20000530 (PCT/WO US0014603)

Priority Application: US 99136714 19990528

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12019

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... a payment code window associated with the user, wherein the purchase information includes a merchant **identification number** ; receiving a transaction from a user in a server, wherein the transaction is based on the received purchase information and includes a payment specific authentication number and a **cash card identification number** ; processing the transaction; and transmitting an acknowledgment to a merchant computer of the transaction.

74...

14/3,K/9 (Item 6 from file: 349)
DIALOG(R)File 349:PCT Fulltext
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00777979 **Image available**

INTERNET TRADE ENHANCING PURCHASER'S SECURITY

SECURITE D'ACHAT ACCRUE POUR TRANSACTIONS SUR L'INTERNET

Patent Applicant/Inventor:

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Kyungki do 449-900, KR, KR (Residence), KR (Nationality)

Patent and Priority Information (Country, Number, Date):

Patent: WO 200111513 A1 20010215 (WO 0111513)

Application: WO 2000KR872 20000808 (PCT/WO KR0000872)

Priority Application: KR 9932837 19990810; KR 200043903 20000728

Designated States: AE AT AU BR BY CA CH CN DE DK EE ES FI GB ID IN IS JP LT

LU MK MX NO NZ PL PT RO RU TR UA US UZ YU

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: Korean

Fulltext Word Count: 4447

Main International Patent Class: G06F-017/60

English Abstract

A secure method for purchasing goods through an electronic media such as internet using **credit card** number for a payment for internet trade. When a customer accesses to a certain shopping mall through internet deciding to purchase some goods, the computer in shopping mall generates customer **identification number** which comprises the online internet address of this computer and location of the saved data which contains the information of the goods which the customer chose to purchase. After **receiving** this **identification number**, the customer accesses to the computer of **credit card** company through internet and informs his **credit card** number and security number. After **confirmed** credit, the customer sends the customer **identification number** to the computer of **credit card** company. With this customer **identification number**, the **credit card** company contacts the shopping mall through online and **confirm** abouts the customer's credit and finally pays for the goods on behalf of the...

*different
(see before)*

14/3,K/10 (Item 7 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00776294 **Image available**

SECURE ELECTRONIC TRANSACTIONS

TRANSACTIONS ELECTRONIQUES SECURISEES

Patent Applicant/Assignee:

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AU (Residence), AU (Nationality), (For all designated states except:
US)

Patent Applicant/Inventor:

MORGANTE V, McBean Road, Mareeba, QLD 4880, AU, AU (Residence), AU
(Nationality), (Designated only for: US)

Legal Representative:

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4000, AU

Patent and Priority Information (Country, Number, Date):

Patent: WO 200109855 A1 20010208 (WO 0109855)

Application: WO 2000AU902 20000728 (PCT/WO AU0000902)

Priority Application: AU 991915 19990729

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9454

International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... to a single computer and therefore not versatile. Furthermore, once the cardholder enters a required **password** the information is **transmitted** to the retail site. The retail site therefore holds all the necessary information to make...

...numerous proposed systems in which a password is required to verify information stored on a **credit card**. Universally, these systems **transmit** the **password** with the card information. The security of the card is lost because the information may...

14/3,K/11 (Item 8 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00762434 **Image available**

INTERNET PAYMENT SYSTEM

SYSTEME DE PAIEMENT SUR L'INTERNET

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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ANDERSON Brian S, 8755 W. 80th Avenue, Arvada, CO 80005, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

FOLEY & LARDNER, 777 East Wisconsin Avenue, 33rd Floor, Milwaukee, WI 53202-5367, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200075843 A1 20001214 (WO 0075843)

Application: WO 2000US15788 20000608 (PCT/WO US0015788)

Priority Application: US 99328422 19990609; US 99471127 19991223

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE

DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC

LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI

SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6604

Main International Patent Class: G06F-017/60

Fulltext Availability:

Claims

Claim

... network, comprising the steps of:

receiving a purchase request from a buyer or a seller; receiving a buyers' account **identification number** from the buyer; receiving the buyers' personal identification from the buyer; generating a transaction **identification number** that is unique to this specific transaction; **transmitting** the transaction **identification number** to the buyer; buyer authorizing the purchase by **transmitting** the transaction **identification number** to the seller; seller processing the transaction by sending the transaction **identification number** to the seller's **credit/debit card** processor for routing through the normal approval network for credit, or debit, card transactions, and transmitting the buyers' **credit card** data to a Provider-authorized processor operating within the normal **credit card** authorization network upon **verification** that the received transaction **identification number** matches the unique transaction **identification number** generated for

buyer not
transmit
PIN
associated
with credit
card #

this transaction.

2. The method for facilitating secure electronic commerce as in claim...

14/3,K/12 (Item 9 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00748807 **Image available**

SECURE ELECTRONIC COMMERCE SYSTEM

SYSTEME DE COMMERCE ELECTRONIQUE SUR

Patent Applicant/Assignee:

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02134, US, US (Residence), US (Nationality)

Inventor(s):

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CAMPBELL Rod I, 499 Park Drive #1, Boston, MA 02215, US

FASULLO Brett P, 1259 Commonwealth Avenue #6, Allston, MA 02134, US

HESTER Stephen D, 1259 Commonwealth Avenue #5, Allston, MA 02134, US

Legal Representative:

MIRABITO A Jason, Mintz, Levin, Cohn, Ferris, Glovsky & Popeo, P.C., One
Financial Center, Boston, MA 02111, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200062232 A1 20001019 (WO 0062232)

Application: WO 2000US9774 20000412 (PCT/WO US0009774)

Priority Application: US 99128846 19990412; US 2000546813 20000411

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ

TM TR TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6800

Main International Patent Class: G06F-017/60

Fulltext Availability:

Detailed Description

Detailed Description

... system can verify the identity of the client system by requesting the client system to **transmit** a predefined message, **identification code**, or electronic certificate which is encrypted using the key embedded in the client system. The...

...it to an expected value. The same message can include other information such as a **credit card** information (number and expiration date) or an authorization to debit an account (including an account number). Alternatively, other known identification **verification** methods can be used to **verify** the client system.

In another embodiment, a public key encryption system can be used to...

14/3,K/13 (Item 10 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00736216 **Image available**

SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS

SYSTEME ET PROCEDE DE TRAITEMENT DE TRANSACTIONS FINANCIERES

Patent Applicant/Inventor:

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(Residence), US (Nationality)
Legal Representative:
GARRETT Arthur S, Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P.,
1300 I Street, N.W., Washington, DC 20005-3315, US
Patent and Priority Information (Country, Number, Date):
Patent: WO 200049551 A1 20000824 (WO 0049551)
Application: WO 2000US4163 20000218 (PCT/WO US0004163)
Priority Application: US 99120760 19990219
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 13041

Main International Patent Class: **G06F-017/60**

Fulltext Availability:

Detailed Description

Detailed Description

... links. In this embodiment, payment processor 16 maintains data that provides a correlation between customer/**transmitter ID numbers** and payment methods. Also, merchant store 12 creates a transaction record based using the customer/**transmitter ID number** instead of the **credit/debit card** number. In operation, when an authorization request is transmitted to transaction processing system ...from a merchant store 12, transaction processing system 26 processes transactions by matching the customer/**transmitter ID number** with data stored in customer information database 100. After the system identifies the customer ID...

...the payment processor 16. That is, at the same time as the rest of the **authentication** process is occurring, the system may authorize the initiation of delivery of the desired goods...

14/3,K/14 (Item 11 from file: 349)

DIALOG(R)File 349:PCT Fulltext

(c) 2001 WIPO/MicroPat. All rts. reserv.

00712519 **Image available**

SYSTEM AND METHOD FOR USING A PREPAID CARD

SYSTEME ET PROCEDE D'UTILISATION D'UNE CARTE A PREPAIEMENT

Patent Applicant/Assignee:

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Inventor(s):

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10523 , US

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WIGGINS Janice, WIGGINS, Janice , 6 Douglas Lane, New Fairfield, CT 06812
, US

STANGLE Brian, STANGLE, Brian , 4 Douglas Lane, New Fairfield, CT 06812 ,
US

Patent and Priority Information (Country, Number, Date):

Patent: WO 0025507 A1 20000504 (WO 200025507)

Application: WO 99US25157 19991027 (PCT/WO US9925157)

Priority Application: US 98181377 19981028

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM
AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL
PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Filing Language: English
Fulltext Word Count: 14397

International Patent Class: **H04M-017/00** ; G06F-017/00;
Fulltext Availability:
Detailed Description

Detailed Description

... 10 inputs the PIN to agent terminal 402, and, in step 816, agent terminal 402 **transmits** the card number, **PIN**, and transaction code (i.e., "close") to PDC 404. In step 818, PDC 404 checks...
...to agent terminal 402. Once approval is received, in step 822, agent 104 gives the **money** to **card** user 10, minus any transaction fees. If approval is not given, the transaction is denied...982, card user 10 inputs the PIN and the desired reload amount, and the agent **transmits** the card number, **PIN**, and reload amount to the PDC. The PDC accesses the TELCO, the TELCO checks its card file to **verify** that the **PIN** matches and that all other required criteria have been met, adds the reloaded value to...

14/3,K/15 (Item 12 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00704329 **Image available**

LOYALTY FILE STRUCTURE FOR SMART CARD STRUCTURE DE FICHIERS FIDELITE POUR CARTE A PUCE

Patent Applicant/Assignee:

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Inventor(s):

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Patent and Priority Information (Country, Number, Date):

Patent: WO 0017794 A2 20000330 (WO 200017794)

Application: WO 99US21253 19990922 (PCT/WO US9921253)

Priority Application: US 98159266 19980923

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY
KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 14483

Main International Patent Class: **G06F-017/60** ;

English Abstract

A loyalty file structure for a **smart card** (104) includes any number of loyalty files (106-112) preinstalled by a card manufacturer. Each loyalty file (300) has a **password** (302), a file number (304), a label (306), an indicator of whether or not the...

...data format indicator (312), and a data region (314). An issuer (102) creates a unique **password** for each loyalty file on a card and then issues cards to customers (514). For...

...of-sale, a merchant determines if a loyalty file is available (FIG. 8A).

The merchant **password** is **sent** to the issuer on-line in real time (FIG. 8B) and is returned along with authorization from the issuer to replace the **password** of the loyalty file with the merchant **password** (FIG. 8C). The file label (306) is changed to a merchant identifier and the file...

...with the same information downloaded from the airline host computer (910). A match indicates a **valid** purchase and a boarding pass is issued.

14/3,K/16 (Item 13 from file: 349)
DIALOG(R)File 349:PCT Fulltext
(c) 2001 WIPO/MicroPat. All rts. reserv.

00591890 **Image available**

METHOD AND SYSTEM FOR PROCESSING ELECTRONIC DOCUMENTS
PROCEDE ET SYSTEME DE TRAITEMENT DE DOCUMENTS ELECTRONIQUES

Patent Applicant/Assignee:

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CONSORTIUM , 100 Federal Street, MA BOS 01-24-03, Boston, MA 02110 , US

Inventor(s):

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NJ 08854-4182 , US

JAFFE Frank, JAFFE, Frank , 100 Federal Street, Mail Stop 01-24-03,
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KRAVITZ Jeffrey, KRAVITZ, Jeffrey , IBM Research, 30 Sawmill River Road,
Hawthorne, NY 10532 , US

CHANG Sheveling, CHANG, Sheveling , Sun Microsystems, 901 San Antonio
Road, Palo Alto, CA 94303 , US

PALMER Elaine, PALMER, Elaine , IBM Research, 30 Sawmill River Road,
Hawthorne, NY 10532 , US

Patent and Priority Information (Country, Number, Date):

Patent: WO 9837655 A1 19980827

Application: WO 97US24000 19971219 (PCT/WO US9724000)

Priority Application: US 9633896 19961220

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GE GH HU IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN
MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
GH GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD
TG

Publication Language: English

Filing Language: English

Fulltext Word Count: 36987

International Patent Class: G06F-017/60 ;

Fulltext Availability:

Detailed Description

Detailed Description

... account. Initialized electronic checkbooks may be sent to the account holder, in which case the **PIN** should be **sent** separately for security reasons. Alternatively, uninitialized cards may be distributed to bank branches. The bank officer can then use a trusted initialization terminal and a special **smart card** identifying the bank officer to establish a secure connection to a centralized CIS. The new...

...customers, accounts can be added to electronic checkbooks already being used by the customer, and **certificates** can be refreshed prior to their expiration dates without issuing new electronic checkbooks. The bank, or its agent, is also acting as a **certifying** authority since it is responsible for **authenticating** the identity of the electronic checkbook

and PIN are delivered to the correct person. The electronic check may also support correspondent banking relationships...

14/3,K/17 (Item 14 from file: 349)
DIALOG(R) File 349:PCT Fulltext
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00436292 **Image available**

ELECTRONIC FUNDS TRANSFER INSTRUMENTS
INSTRUMENTS ELECTRONIQUES DE TRANSFERT DE FONDS

Patent Applicant/Assignee:

FINANCIAL SERVICES TECHNOLOGY CONSORTIUM
DOGETT John
JAFTE Frank A
ANDERSON Milton M

Inventor(s):

DOGETT John
JAFTE Frank A
ANDERSON Milton M

Patent and Priority Information (Country, Number, Date):

Patent: WO 9631965 A1 19961010
Application: WO 96US4771 19960408 (PCT/WO US9604771)
Priority Application: US 95418190 19950407

Designated States: BR CA JP MX US AT BE CH DE DK ES FI FR GB GR IE IT LU MC
NL PT SE

Publication Language: English

Fulltext Word Count: 13673

International Patent Class: G06F-017/60 ; H04L-009/00; G06F-007/00;

Fulltext Availability:

Detailed Description

Detailed Description

... account. Initialized electronic checkbooks may be sent to the account holder, in which case the PIN should be sent separately for security reasons. Alternatively, uninitialized cards may be distributed to bank branches. The bank officer can then use a trusted initialization terminal and a special smart card identifying the bank officer to established a secure connection to a centralized CIS. The new...

...customers, accounts can be added to electronic checkbooks already being used by the customer, and certificates can be refreshed prior to their expiration dates without issuing new electronic checkbooks. The bank, or its agent, is also acting as a certifying authority since it is responsible for authenticating the identity of the electronic checkbook holder and for ensuring that the electronic checkbook and PIN are delivered to the correct person. The electronic check may also support correspondent banking relationships

File 347:JAPIO OCT 1976-2001/Apr(UPDATED 010801)

• (c) 2001 JPO & JAPIO

File 350:Derwent WPIX 1963-2001/UD,UM &UP=200143

(c) 2001 Derwent Info Ltd

Set	Items	Description
S1	30386	(ATM OR SMART OR CHIP OR IC OR ICC OR CHARGE OR CREDIT OR - STOR??()VALUE OR DEBIT OR TRANSACTION? OR INTEGRATED()CIRCUIT-) (1W)CARD? ?
S2	4491	(EFT? OR INTELLIGENT OR ELECTRONIC OR MONEY OR FUND? ? ()T- RANSFER? OR BANK??? OR CASH OR TELLER()MACHINE OR ECASH OR MI- CROCHIP OR UNIVERSAL OR PROCESS?R OR MICROPROCESS?R) (1W)CARD? ?
S3	123	MONEYCARD? OR SMARTCARD? OR CHIPCARD? OR BANKCARD? OR CHAR- GECARD? OR CREDITCARD? OR DEBITCARD? OR CASHCARD? OR ECASHCAR- D?
S4	380824	PIN OR PINS OR (IDENTIF? OR ID OR ACCESS?) () (NUMBER? OR CO- DE?) OR PASSCODE? OR PASSWORD? OR PASS() (WORD? OR CODE?) OR U- IN OR UINS
S5	19270	S4 (3N) (TRANSMIT? OR TRANSMIS? OR SEND? OR SENT OR RECEIV?)
S6	154788	VERIF? OR CERTIF? OR VALID? OR AUTHENTIC? OR SUBSTANTIAT? - OR CONFIRM?
S7	974	TELESHOP? OR ESHOP? OR CYBERSHOP? OR (E OR ELECTRONIC) () CO- MMERCE OR ECOMMERCE
S8	2706	(PURCHAS? OR BUY? OR SHOP? OR ORDER?) (3N) (INTERNET? OR ON(-)LINE OR ONLINE OR NETWORK? OR EXTRANET? OR WEB OR COMPUTERI? OR INTRANET? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR VIRTUAL - OR CYBER OR LAN OR WAN)
S9	30327	IC="G06F-017/60"
S10	2065	IC="H04M-017/00"
S11	809	(S1 OR S2 OR S3) (5N) S4
S12	19	(S1 OR S2 OR S3) (5N) S4 (5N) S6 AND (S9 OR S10)

'12/3,K/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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06729389 **Image available**
PASSWORD AUTHENTICATION SYSTEM USING CREDIT CARD NUMBER

PUB. NO.: 2000-315231 [JP 2000315231 A]
PUBLISHED: November 14, 2000 (20001114)
INVENTOR(s): OTAGURO ATSUGO
APPLICANT(s): SANPURASU KK
APPL. NO.: 11-159929 [JP 99159929]
FILED: April 30, 1999 (19990430)

PASSWORD AUTHENTICATION SYSTEM USING CREDIT CARD NUMBER

INTL CLASS: G06F-017/60 ; G06F-009/06; H04L-009/32

12/3,K/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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06707775 **Image available**
SETTLING DEVICE BY DEBIT CARD

PUB. NO.: 2000-293607 [JP 2000293607 A]
PUBLISHED: October 20, 2000 (20001020)
INVENTOR(s): KATSUMA HIROSHI
KUBOTA NORIYUKI
APPLICANT(s): CHESCOM INTERNATIONAL CO LTD
APPL. NO.: 11-103533 [JP 99103533]
FILED: April 12, 1999 (19990412)

INTL CLASS: G06F-019/00; G06F-017/60 ; G07F-007/12; G07F-007/08;
G07G-001/01; G07G-001/14

ABSTRACT

... from a telephone 20, and a referring means 12 which receives the signal of the **identification number** and **password** of the **cash card** from the voice responding device 11, and **verifies** the validity of the cash card by collating this signal with the recorded contents of...

12/3,K/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2001 JPO & JAPIO. All rts. reserv.

06546881 **Image available**
USER IDENTIFYING METHOD AND IC CARD

PUB. NO.: 2000-132610 [JP 2000132610 A]
PUBLISHED: May 12, 2000 (20000512)
INVENTOR(s): NAKASHIGE AKIRA
APPLICANT(s): HITACHI SOFTWARE ENG CO LTD
APPL. NO.: 11-331796 [JP 99331796]
Division of 11-024860 [JP 9924860]
FILED: February 02, 1999 (19990202)
PRIORITY: 10-079349 [JP 9879349], JP (Japan), March 26, 1998 (19980326)

INTL CLASS: G06F-017/60 ; G07F-007/12

ABSTRACT

PROBLEM TO BE SOLVED: To allow an **IC card** side to receive and **certify password** information provided for an **IC card** user without increasing the burden such as the user's memory and safely against tapping action.

SOLUTION: Both of a password information receiving program and a password information **certifying** program are held in the IC card as a pair. At the time of **certifying** the user of the IC card, the password information receiving program is loaded from the IC card 12 to a terminal device 13, which transmits/receives information between the IC card 12...

...password information inputted through this display picture for inputting password information is transferred to the password information **certifying** program operating in the IC card 12 from the password information receiving program to **certify** the propriety of user password information.

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12/3,K/4 (Item 4 from file: 347)
DIALOG(R)File 347:JAPIO
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06513886 **Image available**
METHOD FOR CONFIRMING TRANSACTION INFORMATION BY IC CARD AND ITS SYSTEM

PUB. NO.: 2000-099603 [JP 2000099603 A]
PUBLISHED: April 07, 2000 (20000407)
INVENTOR(s): TANUMA HIROSHI
APPLICANT(s): NEC CORP
APPL. NO.: 10-266953 [JP 98266953]
FILED: September 21, 1998 (19980921)

INTL CLASS: G06F-019/00; G06F-017/60

ABSTRACT

...non-used sum in case of losing the IC card.

SOLUTION: In this method for **confirming** transaction information, when loading a sum in an IC card, an ID number is assigned to a withdrawn sum from a bank account, and added to a transaction...

12/3,K/5 (Item 5 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2001 JPO & JAPIO. All rts. reserv.

06397283 **Image available**
USER AUTHENTICATION METHOD AND IC CARD

PUB. NO.: 11-338934 [JP 11338934 A]
PUBLISHED: December 10, 1999 (19991210)
INVENTOR(s): NAKASHIGE AKIRA
APPLICANT(s): HITACHI SOFTWARE ENG CO LTD
APPL. NO.: 11-024860 [JP 9924860]
FILED: February 02, 1999 (19990202)
PRIORITY: 79349 [JP 9879349], JP (Japan), March 26, 1998 (19980326)

INTL CLASS: G06F-017/60 ; G07F-007/12

ABSTRACT

PROBLEM TO BE SOLVED: To **authenticate** password information, which only an IC card user has, safely against a tapping action without increasing the burden on user's memory or the like by holding a pair of a password information acceptance program and a password information **authentication** program in an IC card for every service.

SOLUTION: When a bank A as a service provider 11 provides the...
...has an account in this bank, the bank A preliminarily delivers a pair of

the **password** information acceptance program and the **password** information **authentication** program to the **IC card** 12. When the **IC card** 12 is inserted to a slot of a terminal equipment 13, the password information acceptance...

... the **IC card** 12, and execution in the terminal equipment 13 is started. Simultaneously, the **password** information **authentication** program is started on the **IC card** 12 and exchanges data with the **password** information acceptance program loaded in the terminal equipment 13 by communications.

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12/3,K/6 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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013848597 **Image available**
WPI Acc No: 2001-332810/200135
XRPX Acc No: N01-239909

Publishing system of IC card certificate, issues new IC card certificate, based on comparison of stamp seal data read from old certificate and that in stamp seal data correspondence table

Patent Assignee: TOSHIBA KK (TOKE)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2001088478	A	20010403	JP 99267202	A	19990921	200135 B

Priority Applications (No Type Date): JP 99267202 A 19990921

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2001088478	A		9	B42D-015/10	

Abstract (Basic):

... The **IC card** reader (4) reads **ID number** and stamp seal data of old **IC card certificate** (C). Based on the read **ID number** and stamp seal classification code, in individual data table, and stamp seal data correspondence table...

...International Patent Class (Additional): **G06F-017/60**

12/3,K/7 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

013571143 **Image available**
WPI Acc No: 2001-055350/200107
XRPX Acc No: N01-042855

Password authentication system for authenticating user accessing toll web page, releases password only if individual credit card number and dummy password are in accord

Patent Assignee: SUNPLUS YG (SUNP-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000315231	A	20001114	JP 99159929	A	19990430	200107 B

Priority Applications (No Type Date): JP 99159929 A 19990430

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2000315231	A		4	G06F-017/60	

Password authentication system for authenticating user accessing toll web page, releases password only if individual credit card number and dummy password are in accord

International Patent Class (Main): G06F-017/60

12/3,K/8 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

013526072 **Image available**
WPI Acc No: 2001-010278/200102
XRPX Acc No: N01-007817

Smart card security, for making electronic transactions over the Internet, that comprises multiple checkpoints in order to protect the personal Web pages contained on the card and any associated personal bank accounts

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC); IBM CORP (IBMC)
Inventor: KWOK T Y; MOK L S
Number of Countries: 003 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2346239	A	20000802	GB 20001092	A	20000119	200102 B
JP 2000222362	A	20000811	JP 20002513	A	20000111	200102
KR 2000053495	A	20000825	KR 20001680	A	20000114	200121

Priority Applications (No Type Date): US 99237387 A 19990126
Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2346239	A		24	G07F-019/00	
JP 2000222362	A		11	G06F-015/00	
KR 2000053495	A			G06F-017/00	

Abstract (Basic):

... following multiple checkpoints. Before a user can access the personal Web pages contained on a **Smart card**, the user is **validated** by means of a personal **identification number**, facial image, eye image, hand image, fingerprints, and/or voice characteristics. Also, further verification is...
...International Patent Class (Additional): G06F-017/60

12/3,K/9 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

013483308 **Image available**
WPI Acc No: 2000-655251/200063
XRPX Acc No: N00-485668

Automated teller machine for dispensing debit cards connects to remotely located cleaning house with storage which helps issue of debit card to affect line of credit based on predetermined condition

Patent Assignee: CUERVO V (CUER-I)
Inventor: CUERVO V
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6105009	A	20000815	US 97877006	A	19970616	200063 B
			US 98128088	A	19980803	

Priority Applications (No Type Date): US 98128088 A 19980803; US 97877006 A 19970616

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6105009	A		5	G06F-017/60	CIP of application US 97877006

Abstract (Basic):

... memory with validation signal. A card dispenser (20) is connected to teller machine for dispensing **debit card** with unique **identification number** after predetermined number of conditions is

satisfied and **validation** signal is received from teller machine. A computerized cleaning house (60) is remotely located with...
International Patent Class (Main): **G06F-017/60**

12/3,K/10 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

013417725 **Image available**
WPI Acc No: 2000-589664/200056
XRPX Acc No: N00-436400

Security system for on-line electronic cash transaction, has password input switch and finger print authentication device provided in electronic wallet for verification of user inserting IC card

Patent Assignee: SOLITON SYSTEMS KK (SOLI-N)
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000187700	A	20000704	JP 98378178	A	19981222	200056 B

Priority Applications (No Type Date): JP 98378178 A 19981222

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2000187700	A		8	G06F-019/00	

Abstract (Basic):

... transaction is inserted into electronic wallet (1) and transfer of money from personal account of **IC card** user is performed. A **password** input switch (4) or finger print **authentication** device (5) provided in the electronic wallet is used for user authentication. The electronic wallet...

International Patent Class (Additional): **G06F-017/60** ...

12/3,K/11 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

013333043 **Image available**
WPI Acc No: 2000-504982/200045
XRPX Acc No: N00-373355

Electronic voting procedure involves tabulating voting results obtained from encrypted ballot papers issued by voters after verification of personal identification numbers in their smart cards

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)

Inventor: CHALLENGER D C; KELLEY R A; NEWMAN P E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6081793	A	20000627	US 971180	A	19971230	200045 B

Priority Applications (No Type Date): US 971180 A 19971230

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6081793	A		21	H04L-009/30	

... **voting procedure involves tabulating voting results obtained from encrypted ballot papers issued by voters after verification of personal identification numbers in their smart cards**

Abstract (Basic):

... authentication server (225) electronically communicates encrypted ballot papers (235) to the voters (205-211) after **verifying voter identification numbers** present in their **smart cards** (213-219). The completed encrypted ballot papers are electronically communicated to authentication servers. The output...

International Patent Class (Additional): G06F-017/60

12/3,K/12 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

013193339 **Image available**
WPI Acc No: 2000-365212/200031
XRPX Acc No: N00-273347

Data access system using Internet has client terminal which is connected to server terminal via encryption device only when valid identification number is input by user, while inserting smart card
Patent Assignee: GTE SERVICE CORP (SYLV)
Inventor: LANCE B C; NYBERG J R; PLOTKIN B S; WATKINS D L
Number of Countries: 089 Number of Patents: 003
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200025247	A1	20000504	WO 99US25018	A	19991026	200031 B
AU 200012309	A	20000515	AU 200012309	A	19991026	200039
US 20010007975	A1	20010712	US 98178627	A	19981026	200143
			US 2001796223	A	20010228	

Priority Applications (No Type Date): US 98178627 A 19981026; US 2001796223 A 20010228

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200025247	A1	E 29	G06F-017/60	
Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW				
Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW				
AU 200012309	A		G06F-017/60	Based on patent WO 200025247
US 20010007975	A1		G06F-017/60	Cont of application US 98178627

... Internet has client terminal which is connected to server terminal via encryption device only when valid identification number is input by user, while inserting smart card

Abstract (Basic):

... database server. Client terminal has device for encrypting received encrypted law enforcement data, only when valid identification number is input, while inserting smart card .
... Since only when valid identification number is entered into the smart card reader, the user is connected to server via Internet, information security is ensured...

International Patent Class (Main): G06F-017/60

12/3,K/13 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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012952434 **Image available**
WPI Acc No: 2000-124284/200011
Public switched telephone with the IC card password certification and control method thereof - NoAbstract
Patent Assignee: KWON H S (KWON-I)
Inventor: KWON H S
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 99001972	A	19990115	KR 9725464	A	19970618	200011 B

Priority Applications (No Type Date): KR 97U13550 U 19970607

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
KR 99001972	A			H04M-017/00	

Public switched telephone with the IC card password certification and control method thereof...

International Patent Class (Main): H04M-017/00

12/3,K/14 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012642932 **Image available**

WPI Acc No: 1999-449037/199938

XRPX Acc No: N99-335523

Fee receipt system for toll road - has IC card database registers abnormality of account process into list when disparity of state information is confirmed by comparing state information read from IC card and managed in tollgate center

Patent Assignee: MITSUBISHI JUKOGYO KK (MITO)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11185072	A	19990709	JP 97357783	A	19971225	199938 B

Priority Applications (No Type Date): JP 97357783 A 19971225

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 11185072	A		7	G07B-015/00	

...Abstract (Basic): information managed in a tollgate center (11) by a path side apparatus. DETAILED DESCRIPTION - The **confirmation** unit **confirms** the service condition of the **IC card**, to which state information and **ID number** that shows service condition are recorded, after comparing the state information. An updating unit respectively...

International Patent Class (Additional): G06F-017/60 ...

12/3,K/15 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012431366 **Image available**

WPI Acc No: 1999-237474/199920

XRPX Acc No: N99-176746

Communication terminal connected in network for accessing server in game center - transmits authentication information to server through communication circuit only when ID code recorded in recording medium is in accord with ID code of IC card

Patent Assignee: SEGA ENTERPRISES KK (SEGA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11066008	A	19990309	JP 97231107	A	19970827	199920 B

Priority Applications (No Type Date): JP 97231107 A 19970827

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 11066008	A		11	G06F-015/00	

... **transmits authentication information to server through communication circuit only when ID code recorded in recording medium is in accord with ID code of IC card**

...Abstract (Basic): NOVELTY - If **ID code** recorded in a medium and

. authentication information of an inserted IC card are in accord,
then authentication information is transmitted to a server (1) through
a communication...

...International Patent Class (Additional): G06F-017/60

12/3,K/16 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011834567 **Image available**

WPI Acc No: 1998-251477/199822

XRPX Acc No: N98-198507

System with computer and portable terminal for smart card with housing -
has slot for smart card, microprocessor, memory, display, keypad and
connector for connecting line for connecting terminal to computer, each
terminal establishes connection with computer via line and communicates
with smart card

Patent Assignee: DATELNET INTELLECTUAL PROPERTY BV (DATE-N); DATELNET SMART
SERVICES BV (DATE-N)

Inventor: SENGERS A J; SNEL L; VAN DIJK A C

Number of Countries: 071 Number of Patents: 005

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9816908	A1	19980423	WO 97NL554	A	19971006	199822 B
NL 1004249	C2	19980415	NL 961004249	A	19961011	199827
AU 9744742	A	19980511	AU 9744742	A	19971006	199837
EP 1012798	A1	20000628	EP 97943219	A	19971006	200035
			WO 97NL554	A	19971006	
AU 720416	B	20000601	AU 9744742	A	19971006	200035

Priority Applications (No Type Date): NL 961004249 A 19961011

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9816908	A1	E	17	G07F-007/08	
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Designated States (National): AL AU BA BB BG BR BY CA CN CU CZ EE GE HU
ID IL IS JP KP KR LC LK LR LT LV MG MK MN MX NO NZ PL RO SG SI SK SL TR
TT UA US UZ VN YU

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GR IE IT
LS LU MC MW NL OA PT SD SE SZ UG ZW

NL 1004249	C2			G07F-019/00	
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AU 9744742	A			G07F-007/08	Based on patent WO 9816908
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EP 1012798	A1	E		G07F-007/08	Based on patent WO 9816908
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Designated States (Regional): BE CH DE ES FR GB IE LI NL PT SE

AU 720416	B			G07F-007/08	Previous Publ. patent AU 9744742
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Based on patent WO 9816908

...Abstract (Basic): the smart card by inputting a load command via the
keypad (8) after requesting a PIN code which is verified by the
smart card and the amount to be loaded...

International Patent Class (Additional): G06F-017/60

12/3,K/17 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011805223 **Image available**

WPI Acc No: 1998-222133/199820

XRPX Acc No: N98-175990

Automatic bill printing system for delivery of purchased goods such as
furniture, domestic electric appliances - confirms ID of IC card holder
after reading attribute information, destination attribute information
for every destination and log information

Patent Assignee: DAIE OMC KK (DAIE-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
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JP 10063947 A 19980306 JP 96229397 A 19960813 199820 B

Priority Applications (No Type Date): JP 96229397 A 19960813

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 10063947	A		6	G07F-017/40	

...Abstract (Basic): The system has a customer IC card (1) in which authentication information are stored. An ID code input by reading the IC card, is compared with the predetermined authentication information for identification...

...International Patent Class (Additional): G06F-017/60

12/3,K/18 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011754798 **Image available**

WPI Acc No: 1998-171708/199816

XRPX Acc No: N98-136524

User authentication apparatus for e.g. electronic money transactions - includes terminal which generates one time password using IC card as input and server for authenticating password generated by terminal

Patent Assignee: SAMSUNG ELECTRONICS CO LTD (SMSU)

Inventor: CHUNG H; MOON S; YU J; CHUNG H S; MOON S I; YU J Y; JEONG H; YOU J; YOO J Y

Number of Countries: 006 Number of Patents: 009

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
GB 2317983	A	19980408	GB 9721224	A	19971006	199816 B
DE 19744106	A1	19980409	DE 1044106	A	19971006	199820
FR 2754411	A1	19980410	FR 9712272	A	19971002	199821
JP 10116893	A	19980506	JP 97184057	A	19970709	199828
JP 10171909	A	19980626	JP 97271437	A	19971003	199836
KR 98025834	A	19980715	KR 9644125	A	19961005	199928
US 6067621	A	20000523	US 97944918	A	19971006	200032
GB 2317983	B	20000628	GB 9721224	A	19971006	200033
KR 213188	B1	19990802	KR 9644125	A	19961005	200104

Priority Applications (No Type Date): KR 9644125 A 19961005

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
GB 2317983	A		48	G07F-019/00	
DE 19744106	A1		17	G06K-019/073	
FR 2754411	A1			H04L-009/32	
JP 10116893	A		7	H01L-021/76	
JP 10171909	A		14	G06F-019/00	
KR 98025834	A			G06F-015/21	
US 6067621	A			H04L-009/00	
GB 2317983	B			G07F-019/00	
KR 213188	B1			G06F-017/00	

... includes terminal which generates one time password using IC card as input and server for authenticating password generated by terminal

...International Patent Class (Additional): G06F-017/60

12/3,K/19 (Item 14 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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009814105 **Image available**

WPI Acc No: 1994-093961/199412

Related WPI Acc No: 1998-401094; 1998-401095

XRPX Acc No: N94-073708

... Settlement of charges by IC card which are used as prepaid cards of credit cards - involves transmitting information corresp to current remainder value to IC card terminal which makes check to see if received information is appropriate

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE)

Inventor: FUJIOKA A; ISHIGURO G; MIYAGUCHI S; MUTA T; OKAMOTO T; SAKITA K

Number of Countries: 005 Number of Patents: 011

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 588339	A2	19940323	EP 93114917	A	19930916	199412 B
US 5396558	A	19950307	US 93119850	A	19930913	199515
US 5446796	A	19950829	US 93119850	A	19930913	199540
			US 94331735	A	19941031	
EP 588339	A3	19950524	EP 93114917	A	19930916	199546
US 5502765	A	19960326	US 93119850	A	19930913	199618
			US 94331745	A	19941031	
EP 588339	B1	19981209	EP 93114917	A	19930916	199902
			EP 98104503	A	19930916	
			EP 98104504	A	19930916	
DE 69322463	E	19990121	DE 622463	A	19930916	199909
			EP 93114917	A	19930916	
JP 3080202	B2	20000821	JP 92308688	A	19921118	200043
JP 3082882	B2	20000828	JP 92249293	A	19920918	200044
JP 3082883	B2	20000828	JP 92249294	A	19920918	200044
JP 3085334	B2	20000904	JP 92317254	A	19921126	200045

Priority Applications (No Type Date): JP 92317255 A 19921126; JP 92249293 A 19920918; JP 92249294 A 19920918; JP 92308688 A 19921118; JP 92317254 A 19921126

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 588339	A2	E	41	G07F-007/10	
Designated States (Regional): DE FR GB					
US 5396558	A		33	H04L-009/30	
US 5446796	A		32	H04L-009/30	Div ex application US 93119850
					Div ex patent US 5396558
EP 588339	A3			G07F-007/10	
US 5502765	A		31	H04L-009/30	Div ex application US 93119850
					Div ex patent US 5396558
EP 588339	B1	E		G07F-007/10	Related to application EP 98104503
					Related to application EP 98104504
					Related to patent EP 856821
					Related to patent EP 856822
Designated States (Regional): DE FR GB					
DE 69322463	E			G07F-007/10	Based on patent EP 588339
JP 3080202	B2		10	G06K-019/10	Previous Publ. patent JP 6162289
JP 3082882	B2		5	G06K-017/00	Previous Publ. patent JP 6103425
JP 3082883	B2		12	G06K-017/00	Previous Publ. patent JP 6103426
JP 3085334	B2		9	G06K-017/00	Previous Publ. patent JP 6162287

...Abstract (Basic): The method involves transmitting card public key, card identification number and master digital signature to IC card terminal. the terminal verifies the signature and if it is valid, transmits the terminal public key, the terminal identification...

...Abstract (Equivalent): said IC card terminal to create a digital signature, a terminal public key nT for verifying said digital signature created by said IC card terminal, a terminal identification number IDT and a second master digital signature SA2 created by use of said master keys...

...enabling said IC card to create a digital signature, a card public key nU for verifying said digital signature created by said IC card, a card identification number IDU, a first master digital signature SA1 created by use of said master keys pA...

...International Patent Class (Additional): G06F-017/60

File 347:JAPIO OCT 1976-2001/Apr(UPDATED 010801)

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File 350:Derwent WPIX 1963-2001/UD,UM &UP=200144

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?ds

Set	Items	Description
S1	30420	(ATM OR SMART OR CHIP OR IC OR ICC OR CHARGE OR CREDIT OR - STOR??())VALUE OR DEBIT OR TRANSACTION? OR INTEGRATED()CIRCUIT- (1W)CARD? ?
S2	4500	(EFT? OR INTELLIGENT OR ELECTRONIC OR MONEY OR FUND? ?())TR- ANSFER? OR BANK??? OR CASH OR TELLER()MACHINE OR ECASH OR MIC- ROCHIP? OR UNIVERSAL OR PROCESS?R OR MICROPROCESS?R?) (1W)CARD? ?
S3	123	MONEYCARD? OR SMARTCARD? OR CHIPCARD? OR BANKCARD? OR CHAR- GECARD? OR CREDITCARD? OR DEBITCARD? OR CASHCARD? OR ECASHCAR- D?
S4	380995	PIN OR PINS OR (IDENTIF? OR ID OR ACCESS?) () (NUMBER? OR CO- DE?) OR PASSCODE? OR PASSWORD? OR PASS() (WORD? OR CODE?) OR U- IN OR UINS
S5	19280	S4(3N) (TRANSMIT? OR TRANSMIS? OR SEND? OR SENT OR RECEIV?)
S6	154937	VERIF? OR CERTIF? OR VALID? OR AUTHENTIC? OR SUBSTANTIAT? - OR CONFIRM?
S7	978	TELESHOP? OR ESHOP? OR CYBERSHOP? OR (E OR ELECTRONIC) () CO- MMERCE OR ECOMMERCE
S8	2716	(PURCHAS? OR BUY? OR SHOP? OR ORDER?) (3N) (INTERNET? OR ONL- INE OR ON()LINE OR NETWORK? OR EXTRANET? OR WEB OR COMPUTERI? OR INTRANET? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR VIRTUAL - OR CYBER OR LAN OR WAN)
S9	721	(S1 OR S2 OR S3) AND S4 AND S6
S10	22	S9 AND (S7 OR S8)
S11	30	(S1 OR S2 OR S3) (S) S6(S) (S7 OR S8)
S12	30410	IC="G06F-017/60"
S13	2066	IC="H04M-017/00"
S14	19	(S1 OR S2 OR S3) (5N) S4(5N) S6 AND (S12 OR S13)
S15	16	S10 NOT (S11 OR S14)

?t15/3,k/all

15/3,K/1 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

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06563111 **Image available**

ORDER MARKETING SYSTEM UTILIZING INTERNET

PUB. NO.: 2000-148854 [JP 2000148854 A]

PUBLISHED: May 30, 2000 (20000530)

INVENTOR(s): YUGAWA MAKOTO

APPLICANT(s): KEITO KOGEI KK

APPL. NO.: 10-321877 [JP 98321877]

FILED: November 12, 1998 (19981112)

ORDER MARKETING SYSTEM UTILIZING INTERNET

ABSTRACT

PROBLEM TO BE SOLVED: To obtain an order marketing system which does not use a **credit card**, does not need to register to an **authentication** institution in advance and is also relatively safe by preparing a **password** which corresponds to data and is **valid** only to product purchase of one time based on the customer data and the product data.

SOLUTION: A computer 14 produces a **password** P corresponding to an order of a customer (a) by using order data in a **password** producing part 24. And, the produced **password** P (AIUEO (Japanese alphabet)), transfer payment and a payment transfer account are transmitted to the...

... to the designated account in a financial institution B. In such a case, the received **password** P is described in the transfer name of a transfer form. A money receiving managing part 28 **confirms** money receiving based on the transfer amount and the **password** P. When a proper amount is received, the computer 14 instructs a shipment managing part 30 to send a product corresponding to the **password** .

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15/3,K/2 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2001 JPO & JAPIO. All rts. reserv.

06037371 **Image available**
ELECTRONIC SETTLEMENT METHOD BY ELECTRONIC MAILE WITHOUT CREDIT CARD
NUMBER

PUB. NO.: 10-320471 [JP 10320471 A]
PUBLISHED: December 04, 1998 (19981204)
INVENTOR(s): SASAKI TAKAO
APPLICANT(s): C W L KK [000000] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 09-133088 [JP 97133088]
FILED: May 23, 1997 (19970523)

ELECTRONIC SETTLEMENT METHOD BY ELECTRONIC MAILE WITHOUT CREDIT CARD
NUMBER

ABSTRACT

...TO BE SOLVED: To make an electric settlement possible by an electronic mail with a **password** available just once by an orderer and **confirming** the payment request at an electronic settlement financial means...

... electronic settlement financial means 5 with an electronic mail through the electronic mail by a **network** 3. The **orderer** 1 sends at once a recipient of the order and the payment electronic settlement financial means 5 the electronic mail appended with a **password** A available just once which the orderer 1 freely decided, the recipient of the order...

... a request item, send it to the payment electronic settlement financial means 5, leaving the **password** A of the electronic mail send by the order 1 to the recipient of the order 4; the payment electronic settlement financial means 5 collates the item to the **password** A of the electronic mail of direct payment request from the orderer 1 to the payment electronic settlement financial means 5, **confirms** that it is the payment request by the orderer 1 and then the payment is...

15/3,K/3 (Item 3 from file: 347)
DIALOG(R)File 347:JAPIO
(c) 2001 JPO & JAPIO. All rts. reserv.

05822514 **Image available**
ONLINE SHOPPING SYSTEM USING CREDIT CARD

PUB. NO.: 10-105614 [JP 10105614 A]
PUBLISHED: April 24, 1998 (19980424)
INVENTOR(s): YANO YOSHIHIRO
KOMATSU KEI
APPLICANT(s): DAINIPPON PRINTING CO LTD [000289] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 08-261693 [JP 96261693]
FILED: October 02, 1996 (19961002)

ONLINE SHOPPING SYSTEM USING CREDIT CARD

ABSTRACT

...host system 5 of the store together with a card name, a card number, a **password** number, a payment method, etc., and the system 6 of the store inquires of a...

...The credit company is provided with a means with which a card owner sets an **authentication** number which cannot be used after being used once, and the user uses this **authentication** number instead of the **password** number to order goods (service).

15/3,K/4 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

013914067 **Image available**
WPI Acc No: 2001-398280/200142
XRPX Acc No: N01-293533

Approving online transaction between user computer and merchant computer using payment card associated with user computer by comparing expected verification data string with confirmation verification data string

Patent Assignee: DEBIT.NET INC (DEBI-N)

Inventor: GOODMAN D; KRUEGER S

Number of Countries: 090 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200145008	A1	20010621	WO 2000US33833	A	20001214	200142 B

Priority Applications (No Type Date): US 99171229 A 19991216

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
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WO 200145008	A1	E 55	G06F-017/60	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

... **user computer and merchant computer using payment card associated with user computer by comparing expected verification data string with confirmation verification data string**

Abstract (Basic):

... In operation a merchant computer (MC) (20) uses a transaction identifier in a **verification** approval message to retrieve an expected **verification data string** previously stored. The MC compares the expected **verification data string** with the **confirmation verification data string** from the **verification** approval message from a **verification** system (30). The MC indicates that the transaction has been approved if the comparison is...

... a) a **verification** computer for approving on-line transaction between user computer and a merchant computer...

...merchant computer for executing on-line transaction with a user computer on approval by a **verification** computer...

...In systems that allow **debit cards**, **credit cards**, direct check/ACH and other financial transaction instruments to be used in **networked purchasing** environments between a merchant, customer, and a third party processor acting as an intermediary or...

...A third party trusted **verification** system is contacted during the purchase process by the merchant to request the processing of...

...where the merchant only knows the card number (or a portion of it). The trusted **verification** system separately receives the **PIN** number from the customer and processes the transaction with the credit/debit processing system. The functionality performed by the trusted **verification** system may be performed by the **debit card** organization/bank directly...

...**verification** system (30
...Title Terms: **VERIFICATION** ;

15/3,K/5 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

013805402 **Image available**
WPI Acc No: 2001-289614/200130
XRPX Acc No: N01-206836

Secure data entry and visual authentication system for secure input and communication of data including passwords to network computer systems or automated teller machines

Patent Assignee: JALILI R (JALI-I)

Inventor: JALILI R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6209104	B1	20010327	US 9633126	A	19961210	200130 B
			US 97980748	A	19971201	

Priority Applications (No Type Date): US 9633126 A 19961210; US 97980748 A 19971201

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6209104	B1	21	H04L-009/00	Provisional application	US 9633126

Secure data entry and visual authentication system for secure input and communication of data including passwords to network computer systems or automated teller machines

Abstract (Basic):

... 930) together with the web page and a user (908) selects icons corresponding to his **credit card** number to enter the card number using an input device (912). The **credit card** data are checked against that held in a memory (924) to **confirm** the information.
... are included for server, client and communication subsystems and for methods of entering data and **password** information into a secure data entry system...

...Secure entry of data and **password** information into a computer based system...

...The drawing is a block diagram of an **on -line shopping** application

...
...Title Terms: **AUTHENTICITY** ;

15/3,K/6 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

013675979 **Image available**
WPI Acc No: 2001-160191/200117
Related WPI Acc No: 2000-647710
XRPX Acc No: N01-116781

Event driven dynamic digital authentication for application to Internet financial transactions, using event driven dynamic digital

authentication card

Patent Assignee: LU T (LUTT-I)

Inventor: LU T

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2267672	A1	20000815	CA 2267672	A	19990215	200117 B

Priority Applications (No Type Date): CA 2267672 A 19990215

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2267672	A1	E	15	H04L-009/32	

Event driven dynamic digital authentication for application to Internet financial transactions, using event driven dynamic digital authentication card

Abstract (Basic):

... Low risk financial transaction protocols for Internet and routine financial trading involve using an **authentication** method that uses an event driven dynamic digital **authentication** card.
... By checking the **PIN** in an **authentication** server's database, the server can determine if a customer is a true card holder...

...and the vendor's account stored in the server's database. The use of dynamic **PIN authentication** can be used in routine financial transactions e.g. direct payment using a **bank card** or **credit card** payment in daily shopping to prevent card fraud...

...Provides event driven dynamic **authentication** and applications to Internet financial transactions, software installation **authentication**, routine **credit card** /**bank card** user **authentication** and remote access control...

...The drawing illustrates **Cyber Shopping** Protocol...

...Title Terms: **AUTHENTICITY** ;

15/3,K/7 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2001 Derwent Info Ltd. All rts. reserv.

013576588 **Image available**

WPI Acc No: 2001-060795/200107

XRPX Acc No: N01-045582

Anonymous transaction authentication in internet, involves retrieving data related to minor customer using the duplicated information received from customer to authorize transaction

Patent Assignee: BARTON P R (BART-I)

Inventor: BARTON P R

Number of Countries: 091 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200063855	A1	20001026	WO 2000US10678	A	20000419	200107 B
AU 200044763	A	20001102	AU 200044763	A	20000419	200107

Priority Applications (No Type Date): US 99474378 A 19991229; US 99294270 A 19990419; US 99323437 A 19990601; US 99326298 A 19990604; US 99165546 A 19991115; US 99165547 A 19991115; US 99474110 A 19991229

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200063855	A1	E	109	G07F-007/08	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
AU 200044763 A G07F-007/08 Based on patent WO 200063855

Anonymous transaction authentication in internet, involves retrieving data related to minor customer using the duplicated information received from...

Abstract (Basic):

... Information including transaction date, amount, time and **PIN** of a service provider (21) and duplicated identification information of the minor customer are forwarded...

... a) anonymous transaction **authentication** system...

...b) anonymous transaction **authentication** server system...

...d) anonymous **transaction card** ;
(...

...For secured anonymous **e-commerce** through internet using **credit / debit cards** , gift card especially for purchase by minor customer...

...Facilitates centralized offline customer identity and information **authentication** while maintaining anonymity of customer which allows service provider to easily and inexpensively **authenticate** customer related business information revealing without true identity of the customer...

...The figure shows schematic view of the information flow model in **authentication** system

...Title Terms: **AUTHENTICITY** ;

15/3,K/8 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

013342709 **Image available**
WPI Acc No: 2000-514648/200046
XRPX Acc No: N00-380387

User compliant compact personal key for use with portable computers for e-commerce, actuates user input device which is coupled to processor, by bus which is distinct from interface

Patent Assignee: RAINBOW TECHNOLOGIES INC (RAIN-N)

Inventor: ABBOTT S D; AFGHANI B; ANDERSON A D; DENTON N L; GODDING P N;
LONG C W; PUNT M G; SOTOODEH M

Number of Countries: 089 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200042491	A1	20000720	WO 2000US711	A	20000112	200046 B
AU 200026082	A	20000801	AU 200026082	A	20000112	200054

Priority Applications (No Type Date): US 99449159 A 19991124; US 99116006 A 19990115; US 99281017 A 19990330

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200042491	A1	E	57	G06F-001/00

Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE
SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200026082 A G06F-001/00 Based on patent WO 200042491

User compliant compact personal key for use with portable computers for

e-commerce, actuates user input device which is coupled to processor, by bus which is distinct from...

Abstract (Basic):

... use with laptop, notebook computers to provide security to user's sensitive information such as **credit card** number, fingerprint data used for **e-commerce** in Internet, securing e-mail in business transaction and also used in virtual private network...

...risk of intercepted communication, as personal key is used. Allows user to store and retrieve **passwords** and digital **certificates** without requiring the use of vulnerable external interfaces...

15/3,K/9 (Item 6 from file: 350)
DIALOG(R) File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

013084160 **Image available**
WPI Acc No: 2000-256032/200022
XRPX Acc No: N00-190361

Initialization, configuration and resource management system for multipurpose integrated circuit card using personal computer

Patent Assignee: MICROSOFT CORP (MICR-N)

Inventor: BARLOW D; DILLAWAY B; FOX B; LIPSCOMB T; SPIES T

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6038551	A	20000314	US 96647199	A	19960311	200022 B

Priority Applications (No Type Date): US 96647199 A 19960311

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6038551	A	26	G06F-017/60	

Initialization, configuration and resource management system for multipurpose integrated circuit card using personal computer

Abstract (Basic):

... a computer-implemented application and to facilitate user access to certain resources provided by an **IC card**.

... The multipurpose **IC card** has several resources for different uses. A card reader interfaces with the **IC card** to transfer information to and from the **IC card**. A computer is coupled to the card reader to implement one application and to enable a user to access and manage select resources from the **IC card**. INDEPENDENT CLAIMS are also included for the following...

...b) the computer used in configuration and resource management of **IC card** ;
(...)

...c) the configuration system of the **IC card** ;
(...)

...d) the **IC card** ;
(...)

...For initializing, configuring and managing various resources of multipurpose **IC card** e.g. **smart card**, PC card, used in e.g. banking, **electronic commerce**, travel transaction, entertainment...

...Secures management and transportation of cryptographic-related resources, e.g. keys, **certificates**, from one location to another. Provides uniform platform for conducting electronic transactions in different environments. Ensures use of **IC card** in encryption, decryption and **authentication**. Provides consistent presentation and

method for managing **IC card** resources which are independent from the applications being supported. Allows examination of resources of **IC card** using icon representations of resources. Ensures that user can configure his or her **IC card** by adding and removing resources simply by manipulating the graphical icons. Also enables user to initialize **IC card** and change **passcode** in accessing **IC card**.

15/3,K/10 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

012804547 **Image available**
WPI Acc No: 1999-610777/199952
XRPX Acc No: N99-450067

Electronic commerce transaction using telephone card, WWW for
business transaction

Patent Assignee: TELCORDIA TECHNOLOGIES INC (TELC-N)

Inventor: COCHINWALA M; COHEN E S; SURI N

Number of Countries: 085 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9949404	A1	19990930	WO 99US6195	A	19990322	199952 B
AU 9931081	A	19991018	AU 9931081	A	19990322	200009
EP 1064611	A1	20010103	EP 99912783	A	19990322	200102
			WO 99US6195	A	19990322	

Priority Applications (No Type Date): US 9879156 A 19980324

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
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WO 9949404	A1	E	18	G06F-017/60	
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Designated States (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN
CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK
SL TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW

AU 9931081	A				Based on patent WO 9949404
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EP 1064611	A1	E		G06F-017/60	Based on patent WO 9949404
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Designated States (Regional): BE DE DK ES FI FR GB IE IT NL SE

Electronic commerce transaction using telephone card, WWW for
business transaction

Abstract (Basic):

... customer (101) connects with merchant (105) through telephone network (111) for negotiation. Customer then forwards **PIN** to service provider and merchant transmits purchase item invoice to customer. Invoice is sent to server (115) for **validating** customer approval. Customer approves invoice after which server allows transaction.

... Customer identification involves dealing a **PIN** code to service provider which **validates** customer based on the number. The customer approves an invoice from merchant signing the invoice...

...by creating digital signature using e-card application running in customer terminal based on a **password**, appends it to invoice and transmits it to merchant. The merchant further transmits invoice to server which **validates** the signature...

...For **electronic commerce** transaction like home shopping, movies on demand, video game, video library, home banking, music on demand using telephone card, WWW home **shopping network**.

...

...customer is not significant as he can purchase prepaid cards having

different availability of digital **money** . Telephone **cards** have more security. Money collection expense is reduced. Small payments can be handled. Telephone company...

...The figure shows block diagram of the **electronic commerce** system

15/3,K/11 (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

012723386 **Image available**
WPI Acc No: 1999-529499/199945
XRPX Acc No: N99-392372

Providing communication terminal device with networking access control features, particularly with Internet authentication and on- line shopping features

Patent Assignee: AL-KHAJA A H (ALKH-I)
Inventor: AL-KHAJA A H
Number of Countries: 024 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 936583	A1	19990818	EP 98102647	A	19980216	199945 B

Priority Applications (No Type Date): EP 98102647 A 19980216

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 936583	A1	E	7	G07F-007/10	

Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI
LT LU LV MC MK NL PT RO SE SI

Providing communication terminal device with networking access control features, particularly with Internet authentication and on- line shopping features

Abstract (Basic):

... 5) into a reading/writing device (3), the user is prompted to enter a personal **identification number** and is logged in on a terminal device (1) after **verification** . The required data are entered by means of a virtual keyboard on a display (4...
... perform a transfer, a third card (7) is inserted, which is accepted only if the **identification number** of the card is found in the communication terminal device database An INDEPENDENT CLAIM is...

...Connecting a terminal device with Internet **authentication** and/or on - line **shopping** .
...

...Credit card (7
...Title Terms: **AUTHENTICITY** ;

15/3,K/12 (Item 9 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

012436565 **Image available**
WPI Acc No: 1999-242673/199920
Related WPI Acc No: 1997-489854
XRPX Acc No: N99-180509

Authentication system for computer network offering TV shopping, home banking, interactive TV games
Patent Assignee: ACTIVCARD (ACTI-N)
Inventor: AUDEBERT Y
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5887065	A	19990323	US 96620162	A	19960322	199920 B
			US 97944071	A	19971002	

Priority Applications (No Type Date): US 97944071 A 19971002; US 96620162 A 19960322

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 5887065	A	25	H04K-001/00	CIP of application US 96620162
				CIP of patent US 5737421

Authentication **system for computer network offering TV shopping, home banking, interactive TV games**

Abstract (Basic):

... A card unit (2) has a calculator to produce a **password** as function of predefined variable, which is transmitted to a central unit (3). The central unit generates a variable in response to **authentication** request by the card unit, based on which another **password** is generated. The **authentication** function is delivered if both the **passwords** are in accord in which n digits having least significant weight are replaced by n...

...For computer **network offering TV shopping** , home banking, interactive TV games and confidential fax messages...

...Eliminates need for **smart card** or **smart card** reader since all the functions are performed by PC...

...The figure shows general diagram of **authentication** system...

Title Terms: **AUTHENTICITY** ;

15/3,K/13 (Item 10 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2001 Derwent Info Ltd. All rts. reserv.

012389292 **Image available**
 WPI Acc No: 1999-195399/199917
 XRPX Acc No: N99-143669

Credit card **utilization for electronic transactions through computer networks like internet - assigns and utilizes ID number corresponding to primary identification information such as card number for transactions**

Patent Assignee: NIPPON SHINPAN KK (NISH-N)
 Number of Countries: 001 Number of Patents: 001
 Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 11039401	A	19990212	JP 97205464	A	19970716	199917 B

Priority Applications (No Type Date): JP 97205464 A 19970716

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 11039401	A	10	G06F-017/60	

Credit card **utilization for electronic transactions through computer networks like internet...**

...assigns and utilizes ID number corresponding to primary identification information such as card number for transactions

...Abstract (Basic): NOVELTY -- Card number and the corresponding ID number are stored in a memory. The ID number and another ID information input to a processor are communicated to another processor through communication circuit. Card is **validated** by comparing all identification information. DETAILED DESCRIPTION - An ID information, such as ID number , different from the primary ID information, such as card number, is used for performing transactions...

...USE - For **electronic commerce** through computer networks, such as internet...

...ADVANTAGE - Enables safe and reliable transactions by preventing misuse of **credit card** by unauthorized persons...

15/3,K/14 (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

012103660 **Image available**
WPI Acc No: 1998-520572/199844
XRPX Acc No: N98-406585

Secure internet transactions method - uses PIN number access to authorisation from bank for verification of transaction between request issuer and merchant host

Patent Assignee: HUGHES T S (HUGH-I)

Inventor: HUGHES T S

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5809143	A	19980915	US 95571016	A	19951212	199844 B
			US 97896316	A	19970628	

Priority Applications (No Type Date): US 97896316 A 19970628; US 95571016 A 19951212

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5809143	A		36	H04K-001/00	CIP of application US 95571016

... **uses PIN number access to authorisation from bank for verification of transaction between request issuer and merchant host**

...Abstract (Basic): The method for transacting a **purchase** using the **internet** utilises a users computer [12] with a secure QWERTY keyboard [30] and internet access facilities [44,48]. The secure keyboard incorporates a magnetic card reader [34] and **smart card** reader [36] for user purchases. The controller accesses and browses the internet and on retrieving...

...The user **PIN** number is input and is encrypted [40] and communicated to the users bank for purchase...

...users payment details are sent and the relevant amount debited from their account or the **smart card** . The secure keyboard receives an acknowledgement and a purchase transaction receipt is printed at the...

...USE - **Internet shopping** .
...

...ADVANTAGE - Provides a secure facility for **internet shopping** , removing the associated risks with personal detail communication and also provides the user with acknowledgement

...Title Terms: **PIN** ;

15/3,K/15 (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2001 Derwent Info Ltd. All rts. reserv.

011986512 **Image available**
WPI Acc No: 1998-403422/199835
XRPX Acc No: N98-314408

Information registration method using internet for electronic commercial

transaction - involves coding user registration ID with two passwords which all maintained for every user to settle accounts

Patent Assignee: YU CARD KK (YUCA-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 10162067	A	19980619	JP 96317828	A	19961128	199835 B

Priority Applications (No Type Date): JP 96317828 A 19961128

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 10162067	A		9	G06F-017/60	

... involves coding user registration ID with two passwords which all maintained for every user to settle accounts

...Abstract (Basic): a server through the network. The client terminal registration information is encoded with the first **password** , for the **verification** .

...

...The encode information is again coded with the second **password** , and is stored in user's file. When the **on -line shopping** request signal is received, the registered user is checked by the referring the user's

...

...ADVANTAGE - Enables data security for every registered user. Prevents invalid use of **credit card** by third person

...Title Terms: **PASSWORD** ;

15/3,K/16 (Item 13 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2001 Derwent Info Ltd. All rts. reserv.

010734172 **Image available**

WPI Acc No: 1996-231127/199624

XRPX Acc No: N96-193981

Home shopping method using interactive TV system and existing EFT network - storing customer credit or debit card and account information at two-way TV server for transmission to credit company or ATM network when purchase requested

Patent Assignee: AT & T CORP (AMTT)

Inventor: MERKLER D R; REEDER K R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2153727	A	19960220	CA 2153727	A	19950712	199624 B

Priority Applications (No Type Date): US 94293006 A 19940819

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2153727	A		20	G06F-017/60	

... storing customer credit or debit card and account information at two-way TV server for transmission to credit company or ATM network when purchase requested

...Abstract (Basic): customer is prompted to choose a payment method, e.g. by selecting from debit and **credit cards** . Individual data, pref. including details of the customer's bank account, **credit card** account, etc. and **PINs** are previously stored at the server, e.g. when the customer is first connected...

...after balance checking, and a credit is sent to the merchant's bank account. For **credit card** payment, the **credit card** network is

used in a similar way, the network gateway bank again being employed...

...when purchase made, or for dedicated hardware at customer premises. No need for merchant to **verify** approval since already done through appropriate network...

' File 256:SoftBase:Reviews,Companies&Prods. 85-2001/Jul

(c)2001 Info.Sources Inc

File 278:Microcomputer Software Guide 2001/Jul

(c) 2001 Reed Elsevier Inc.

Set	Items	Description
S1	1003	(ATM OR SMART OR CHIP OR IC OR ICC OR CHARGE OR CREDIT OR - STOR??()VALUE OR DEBIT OR TRANSACTION? OR INTEGRATED()CIRCUIT-) (1W)CARD? ?
S2	115	(EFT? OR INTELLIGENT OR ELECTRONIC OR MONEY OR FUND? ? ()T- RANSFER? OR BANK??? OR CASH OR TELLER()MACHINE OR ECASH OR MI- CROCHIP OR UNIVERSAL OR PROCESS?R OR MICROPROCESS?R) (1W)CARD? ?
S3	24	MONEYCARD? OR SMARTCARD? OR CHIPCARD? OR BANKCARD? OR CHAR- GECARD? OR CREDITCARD? OR DEBITCARD? OR CASHCARD? OR ECASHCAR- D?
S4	1965	PIN OR PINS OR (IDENTIF? OR ID OR ACCESS?) () (NUMBER? OR CO- DE?) OR PASSCODE? OR PASSWORD? OR PASS() (WORD? OR CODE?) OR U- IN OR UINS
S5	46	S4(3N) (TRANSMIT? OR TRANSMIS? OR SEND? OR SENT OR RECEIV?)
S6	4809	VERIF? OR CERTIF? OR VALID? OR AUTHENTIC? OR SUBSTANTIAT? - OR CONFIRM?
S7	4936	TELESHOP? OR ESHOP? OR CYBERSHOP? OR (E OR ELECTRONIC) ()CO- MMERCE OR ECOMMERCE
S8	2751	(PURCHAS? OR BUY? OR SHOP? OR ORDER?) (3N) (INTERNET? OR ON(-)LINE OR ONLINE OR NETWORK? OR EXTRANET? OR WEB OR COMPUTERI? OR INTRANET? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR VIRTUAL - OR CYBER OR LAN OR WAN)
S9	67	S4(S) (S1 OR S2 OR S3) (S) S6
S10	58	RD (unique items)
S11	35	S10 AND PY=<1999

11/3,K/1 (Item 1 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00122162 DOCUMENT TYPE: Review

PRODUCT NAMES: Extranets (837385); Digital Certificates (840271)

TITLE: The Security Behind Secure Extranets
AUTHOR: Paget, Paul
SOURCE: Enterprise Systems Journal, v14 n12 p74(4) Dec 1999
ISSN: 1053-6566
HOMEPAGE: <http://www.esj.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000430

...processes that fill in the gaps in the extranet configuration itself. For instance, a digital **certificate**, which can be called a 'passport to the extranet,' is installed in the browser or on a **smart card**, where it **authenticates** the **certificate** holder. The digital **certificate** extends extranet access and authority to users based on their positions and their need to know; the **certificate** also maintains and ensures confidentiality and integrity of the data that is sent, received, and...

...are also more easily and effectively managed than those that simply use personal information numbers (**PINs**) and **passwords**. Secure extranets allow users to log on once to access authorized information, since the **certificate** and its foundational policies determine who logs on to what. The configuration can be changed...

...Network managers always know who is conducting business and what they are doing because digital **certificates** track users' activity through a digital audit trail. Public key infrastructure (PKI), which is based...

...receiver with a private key. Other superior security methods for extranets described are trusted parties (**certification** authorities) and registration authorities.

1999

11/3,K/2 (Item 2 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00122005 DOCUMENT TYPE: Review

PRODUCT NAMES: ClearTrust SecureControl 3.5 (725358)

TITLE: Securant Streamlines Safety With SecureControl
AUTHOR: McEachern, Christina
SOURCE: Wall Street & Technology, v17 n12 p72(1) Dec 1999
ISSN: 1060-989X
HOMEPAGE: <http://www.wallstreetandtech.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000925

...access to applications on Web sites. Software is coded to interoperate with and use various **authentication** technologies, including user names

and **passwords** , digital **certificates** , **smart cards** , and token cards.

1999

11/3,K/3 (Item 3 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)2001 Info.Sources Inc. All rts. reserv.

00121151 DOCUMENT TYPE: Review

PRODUCT NAMES: EFT (830248); Internet Shopping (840432)

TITLE: Online Shopping: How Will Consumers Pay?

AUTHOR: Giesen, Lauri

SOURCE: Financial Service ONLINE, v4 n9 p38(7) Oct 1999

ISSN: 1093-1244

HOME PAGE: <http://www.financialserviceonline.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20000228

...is increasing at a record pace, and payment providers are testing new ways, other than **credit cards** , for customers to pay for their purchases. One method that is being tested is the...

...a purchase from a participating merchant, clicking on the wallet icon and typing in the **password** automatically enters the customer's information into the merchant's order form. There is also renewed interest in the use of digital **certificates** that increase the security of online **credit card** payments. Another option that is being explored is the electronic check which is being tested...

1999

11/3,K/4 (Item 4 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)2001 Info.Sources Inc. All rts. reserv.

00120936 DOCUMENT TYPE: Review

PRODUCT NAMES: Compaq Fingerprint Reader (767158)

TITLE: Creating a Password for Life from the Tip of a Finger

AUTHOR: McKendrick, Joseph

SOURCE: ent, v4 n19 p22(1) Nov 3, 1999

ISSN: 1085-2395

HOME PAGE: <http://www.entmag.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20000228

...environments. Biometric security, because it is a much more powerful and more convenient method than **passwords** for **authenticating** an individual, will become a preferred security method. FIT gives administrators management tools for deploying...

...digitized template can be stored in memory either in a standalone biometric device or a **smart card** . To gain access or authorization, the user identifies himself or herself with a **PIN** or coded information card and puts his or her finger on the platen of the...

...software supporting the reader, BioLogon 2.0, is also usable with other security devices, including **smart card** devices.

1999

11/3,K/5 (Item 5 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00119662 DOCUMENT TYPE: Review

PRODUCT NAMES: VicinID Enterprise Suite 2.0 (775517)

TITLE: VicinID 2.0 tightens PC security
AUTHOR: Scambray, Joel
SOURCE: InfoWorld, v21 n42 p39(1) Oct 18, 1999
ISSN: 0199-6649
HOMEPAGE: <http://www.infoworld.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: B

REVISION DATE: 19991230

First Access' First Access VicinID Enterprise Suite 2.0, a proximity-based **authentication** system, gets good marks overall, especially for easy installation and automated workstation locking. However, per...

...First Access VicinID Enterprise 2.0 currently does not integrate with non-Windows NT enterprise **authentication** tools. First Access VicinID Enterprise 2.0 uses a tamper-resistant battery-powered badge the size of a **credit card** to allow users to log on and off a computer just by walking in or...

...a good choice for Windows NT shops that need more extensive security than user ID/**password** mechanisms alone. Two-factor **authentication** is provided, and users who are not at their desks all day will find First...

1999

11/3,K/6 (Item 6 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00119404 DOCUMENT TYPE: Review

PRODUCT NAMES: Single Point Security (659835)

TITLE: Single Point Security
AUTHOR: Staff
SOURCE: SC Infosecurity News Magazine, v10 n6 p30(1) Jun 1999
ISSN: 1096-7974
HOMEPAGE: <http://www.infosecnews.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 19991230

...enterprise. UNISYS is able to accommodate these factors by allowing, for example, the use of **smart card authentication** and userID and **password**. It also allows new users created for a system in one domain to

' be given...

1999

11/3,K/7 (Item 7 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00119365 DOCUMENT TYPE: Review

PRODUCT NAMES: ACE/Server (341975); SecurID (624934); CryptoAdmin 4.0
(773816); VACMan/Server 3.5 (640581); SmartGate (603121)

TITLE: A Token of Our Esteem: Token authentication isn't a silver
bullet...

AUTHOR: O'Shea, Timothy

SOURCE: Network Computing, v10 n18 p43(9) Sep 6, 1999

ISSN: 1046-4468

HOME PAGE: <http://www.NetworkComputing.com>

RECORD TYPE: Review

REVIEW TYPE: Product Comparison

GRADE: Product Comparison, No Rating

REVISION DATE: 20010730

...4.0, and VASCO Data Security's VACMan/Server 3.5 are reviewed token-based **authentication** servers; V-One's SmartGate VPN is a virtual private network (VPN) with token-based **authentication**. Tokens and token-**authentication** systems are becoming popular as an efficient and lower-cost way to maintain security, especially where remote access is supported. Strong User **Authentication** technology enhances security by combining **passwords** with a possession and is the basis of token-based and biometric **authentication** systems. Ace/Server gets excellent marks overall, especially for good integration and a large feature...

...charts, and text files on the server. Only CryptoCard Admin 4.0 omits support for **Smartcard** tokens, while Ace/Server 3.3.1 and VACMan 3.5 provide no support for...

1999

11/3,K/8 (Item 8 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00118353 DOCUMENT TYPE: Review

PRODUCT NAMES: SecurID (624934); RB-1 (768812); SSL (Secure Sockets Layer) (768804)

TITLE: Sorting out Security

AUTHOR: Mendel, Brett

SOURCE: InfoWorld, v21 n32 p32(2) Aug 9, 1999

ISSN: 0199-6649

HOME PAGE: <http://www.infoworld.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20000228

...1, and Netscape Communications' SSL (Secure Sockets Layer) are highlighted in a discussion of digital **certificates** and the ways in which

early users deploy them to cost-effectively secure business-to-business **authentication** . Random-number tokens, including SecurID and RB-1, as well as biometric systems, and **smart cards** , are among technologies designed just for **authentication** . However, a technology getting more attention is public key infrastructure (PKI), which uses digital **certificates** and third-party **certificate** authorities to **authenticate** users and guarantee data integrity via public and private key encryption. PKI systems also maintain keys and **certificates** , revoke **certificates** when a user's status is altered, and manage **certificate** revocation lists. Businesses for which IDs and **passwords** are not secure enough are willing to spend the extra money for digital **certificates** , which have proved to be too expensive for the average online consumer transaction. Windows 2000 will provide native support for digital **certificates** . One current user of digital **certificates** , Scotiabank of Canada, issues digital **certificates** to online customers as a standard procedure, since customers wanted to use the Internet but were very concerned about security. They use the bank's software to choose a **password** , which is stored on the customer's home PC, and a random number is generated to link the **password** and a digital **certificate** . SSL is the most popular security method for companies that conduct strictly e-commerce transactions.

1999

11/3,K/9 (Item 9 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)2001 Info.Sources Inc. All rts. reserv.

00116755 DOCUMENT TYPE: Review

PRODUCT NAMES: Smart Cards (836915)

TITLE: Smartcard Security: Could the password, with all its...

AUTHOR: Staff

SOURCE: SC Infosecurity News Magazine, v10 n2 p18(5) Feb 1999

ISSN: 1096-7974

HOME PAGE: <http://www.infosecnews.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20010730

Though **smart cards** can overcome the wealth of problems associated with faulty and porous **password** -based security systems, new hardware must also overcome a host of emerging standards and protocols before replacing **passwords** and PIN **verification** systems. **Smart cards** , electronic tokens, and intelligent keys are a few of the new hardware devices being developed that analysts say will eventually replace **password** systems. A host of **smart card** advocacy groups are working hard to push the new standards, and some **smart card** vendors are beginning to offer development tools that allow programmers to create custom card-based...

...that do not allow a laptop to be powered up without one. Despite advances, the **smart card** industry still must overcome consumer doubts about financial and access security regarding any new technology.

1999

11/3,K/10 (Item 10 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00115867 DOCUMENT TYPE: Review

PRODUCT NAMES: Digitalme (742708); Microsoft Passport (745677); Persona (745669)

TITLE: Tools Rein In Data Collection

AUTHOR: Karpinski, Richard

SOURCE: InternetWeek, v758 p1(2) Mar 29, 1999

ISSN: 0746-8121

HOME PAGE: <http://www.internetwk.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

...a new software product that will help online users create identities consisting of the various **passwords** each user must store, **credit card** numbers, phone numbers, and other personal information that allow users to then automatically fill out lengthy online registration forms and automate stacked **password** and **authentication** routines. Passport is a new technology that creates a digital wallet for each user and...

...that allows users to create demographic and behavioral patterns and pass them along to sites **certified** by Privaseek that support the Platform for Privacy Preferences (P3) protocol that has not yet...

1999

11/3,K/11 (Item 11 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00113914

DOCUMENT TYPE: Review

PRODUCT NAMES: CashRegister (626961)

TITLE: Cashing In: How to collect money over the Net without really trying

AUTHOR: Crowe, Elizabeth Powell

SOURCE: Computer Currents, v16 n24 p95(2) Dec 20, 1998

ISSN: 8756-0046

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

CyberCash's CashRegister acts as an intermediary between a store and a **credit card** issuer to allow Internet retailers to collect money online. The storefront site hosts a secure...

...the retailer's bank. The bank has its own software for working with CyberCash, and **verifies** the card, as it would for any store. However, the authorization is sent to CyberCash...

...merchant, a 'working relationship' with a bank is required, along with merchant ID and terminal **ID numbers** with the bank. For those who do not have a bank, CyberCash provides assistance in...

1998

11/3,K/12 (Item 12 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00112062 DOCUMENT TYPE: Review

PRODUCT NAMES: Cyber-SIGN Enterprise (717045)

TITLE: CyberSign pens signature tech

AUTHOR: Johnston, Margaret

SOURCE: Federal Computer Week, v12 n30 p62(2) Aug 31, 1998

ISSN: 0893-052X

HOME PAGE: <http://www.fcw.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 19991030

...technology will speed up bulk mail delivery by making it possible for the USPS to **authenticate** and **validate** orders from mailers who sign their names on a digital pad, and send the captured...

...data in encryption code before it is transmitted over the network. Biometric signatures can replace **passwords** and personal **identification numbers**, which can be forgotten or stolen, and it can also eliminate the need for **smart cards**, which can be lost or stolen.

1998

11/3,K/13 (Item 13 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)2001 Info.Sources Inc. All rts. reserv.

00111197 DOCUMENT TYPE: Review

PRODUCT NAMES: DaVinci Service Node (725463); N-Genius (725471); Shout! (725498)

TITLE: Prepaid Calling Card Platforms--Hardware, Software Service Bureaus

AUTHOR: Rowland, Elaine

SOURCE: Teleconnect, v16 n8 p88(4) Aug 1998

ISSN: 0740-9354

HOME PAGE: <http://www.teleconnect.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20001222

...monitors calls. It also manages customer care and offers versatile billing options for prepaid cards, **charge cards**, and account customers. The latest release, Gateway 3, supports dynamic call control, various billing methods...

...or call-through; it also provides the ability to choose carriers, provide sophisticated features, offer **credit card** authorization, and provide customer care. Gateway 3 runs on Windows NT 4.0 and uses...

...public access networks in many parts of the world and supports many applications, including prepaid **PIN** and prepaid wireless, **credit card validation**, and voice over Internet protocol. Shout! provides prepaid calling cards that allow children to telephone...

1998

11/3,K/14 (Item 14 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

(c)2001 Info.Sources Inc. All rts. reserv.

00111065 DOCUMENT TYPE: Review

PRODUCT NAMES: Secure Authentication Facility for Windows NT 2.0 (661911)
; Biometric Logon Windows NT (718238); TrueFace Network 2.0 (698563);
ACE/Server (341975); SecurID (624934)

TITLE: Buyer's Guide: Authentication: We know who you are
AUTHOR: Duksta, John C C
SOURCE: Network World, v15 n34 p35(5) Aug 24, 1998
ISSN: 0887-7661
HOME PAGE: <http://www.nwfusion.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: A

REVISION DATE: 20000830

...and Security Dynamics' ACE/Server with SecurID are highlighted in a buyers' guide to network **authentication** products. Two types of products with powerful **authentication** methods are included: biometric products (which **authenticate** identity using a personal attribute of a user, such as a fingerprint, face, or voice); and token-enabled products (which use an actual token, such as a **credit card** -sized device, to **authenticate** identity). For integration with Windows NT, SAF/nt is the best choice. The product demonstrates...

...the standard NT domain utilities. The features operate in tandem with support for multiple biometric **authentication** methods. SAF/nt does not limit users to one type of biometric **authentication**. The Human **Authentication** application programming interface (API) allows use of any qualified Biometric Service Provider of voice, fingerprint...

...while TrueFace provides face recognition. SecurID, is token-based, and requires users to enter a **passcode** from a **credit card** -sized token.

1998

11/3,K/15 (Item 15 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00107396 DOCUMENT TYPE: Review

PRODUCT NAMES: Microsoft Windows NT (347973); Microsoft Site Server (658057)

TITLE: Build Secure Electronic Commerce Sites with Windows NT and Site Se...
AUTHOR: Jerke, Noel E
SOURCE: Databased Web Advisor, v16 n3 p14(7) Mar 1998
ISSN: 1090-6436
HOME PAGE: <http://www.advisor.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

...that the system cannot be compromised and that private shopper information is not stolen, including **credit card** information. To secure the browser, users can employ the Secure Sockets Layer standard and digital security **certificates**. Microsoft Internet Information Server (IIS)

supports SSL 2.0, and VeriSign is an industry-leading **certificate** authority on the Internet. To secure the operating system and the file system, the NT...

...to work with: standard, integrated, and mixed. Standard is the default and separates the logon **validation** scheme for user IDs and **passwords** from Windows NT. To secure a World Wide Web server, users should install a firewall.

1998

11/3,K/16 (Item 16 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00107000 DOCUMENT TYPE: Review

PRODUCT NAMES: RADIUS (837431); TACACS + + (835251)

TITLE: What To Look For In Dial-In Authentication
AUTHOR: Backman, Dan
SOURCE: Network Computing, v9 n3 p152(3) Mar 15, 1998
ISSN: 1046-4468
HOMEPAGE: <http://www.NetworkComputing.com>

RECORD TYPE: Review
REVIEW TYPE: Product Comparison
GRADE: Product Comparison, No Rating

REVISION DATE: 20010518

RADIUS and TACACS+ are both implementations of expanded **authentication** services known as **authentication**, authorization, and accounting (AAA). Both seek to centralize remote access management and create a single point of access and administration. Both RADIUS and TACACS+ encrypt their communications to protect **passwords**. And the protocols of the two have equivalent functions. The difference is that RADIUS is...

...and TACACS+ protocols. Beyond these two protocols, a security system's strength lies in its **authentication** policies. For example time-of-day restrictions and enforcement of usage quotas are important features that most AAA servers cannot support. Security is being enhanced by use of **smartcards** or one-time **password** generators. Products such as SecurID from Security Dynamics Technologies use a **credit -card** -size device to generate random **password** strings. Other schemes depend upon a challenge/response algorithms. AAA proxy services are suggested for...

1998

11/3,K/17 (Item 17 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00106387 DOCUMENT TYPE: Review

PRODUCT NAMES: SecurID (624934); PKI (838896)

TITLE: Who Goes There?
AUTHOR: Cray, Andrew
SOURCE: Data Communications, v26 n15 p87(8) Nov 1997
ISSN: 0363-6399

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000228

...SecurID and IETF's Public Key Crypto System II are highlighted in a discussion of **authentication** tools that tell network managers who is logging on to their systems. Token card systems or **smart card** systems are two types of **authentication** systems that can be used. Tokens can run on any workstation, but they do not provide a digital signature and **certificate** functions, which are advantages provided by **smart cards**. Some token cards require users to enter multiple **access codes** before they grant entry. When researching both tokens and **smart card** products, users should find out if they will work with authorization servers based on such specifications as Remote **Authentication** Dial-In User Service (Radius) or if a new authorization server is required. Users should...

...should know what the total installation costs will be. Tokens are likely to cost less; **smart cards** need special readers attached to each machine on the network, which considerably raises their cost...

...Another large vendor is Vasco Data Security, which acquired many customers from Digital Pathways. Token **authentication** works with processors inside the token card that stores a group of secret encryption keys that generate one-time **passcodes**.

1997

11/3,K/18 (Item 18 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00106198 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Scanner (581721)

TITLE: Securing your Web commerce site
AUTHOR: Ryan, Pat
SOURCE: InfoWorld, v20 n10 p75(2) Mar 9, 1998
ISSN: 0199-6649
HOMEPAGE: <http://www.infoworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

...Vendor's servers are liable to attacks such as the attempted sale of 86,326 **valid credit card** numbers for \$260,000 which was uncovered by the FBI. The first line of defense...

...against by a variety of means, such as locking up servers, restricting log-ons, changing **passwords** frequently, keeping logs of system activities, and making sure backups are securely stored. In addition...

1998

11/3,K/19 (Item 19 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00105853 DOCUMENT TYPE: Review

PRODUCT NAMES: Encryption (832022)

TITLE: Authentication and Cryptography

AUTHOR: Steinke, Steve
SOURCE: Network Magazine, v13 n1 p51(5) Jan 1998
ISSN: 1093-8001
HOMEPAGE: <http://www.networkmagazine.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000228

E-mail is becoming a common method of transacting business, and a system of strong **authentication** is necessary to prevent abuse and fraud.

Authentication provides a way to guarantee a sender's identity.

Authentication can be based on an individual knowing or having something, such as a **password** or an **electronic smart card**, or can be based on some sort of biometrics such as taking an electronic fingerprint. There are problems with basic **password** implementations; often, especially in UNIX systems, **passwords** are submitted from user to server in plain text. If a **password** is unencrypted, it can be easily captured by an attacker. The most basic type of protection is to encrypt **passwords** that pass over insecure channels such as the Internet. There are two types of encryption ...

...messages that the public key decrypts and to decrypt messages encrypted by the public key. **Certificate** authorities (CAs) add to the security by connecting a principal to a public key to ensure its **validity**.

1998

11/3,K/20 (Item 20 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00105382 DOCUMENT TYPE: Review

PRODUCT NAMES: **ExtendNet VPN** (683027)

TITLE: **VPN: Virtually pathetic network**
AUTHOR: Parnell, Tere'
SOURCE: LAN Times, v15 n1 p42(1) Jan 5, 1998
ISSN: 1040-5917
HOMEPAGE: <http://www.lantimes.com>

RECORD TYPE: Review
REVIEW TYPE: Review
GRADE: C

REVISION DATE: 20010730

...and offers too little for a full VPN. ExtendNet VPN actually transmits both names and **passwords** in clear text with **Password Authentication Protocol (PAP)**. The most sophisticated data encryption possible with this system is Microsoft Challenge Handshake **Authentication Protocol (MS-CHAP)**. This is hardly the level of encryption needed to be state-of-the-art or to transmit sensitive corporate information or **credit card** numbers. Other indications of the product's backwardness are its use of DIP switches to...

1998

11/3,K/21 (Item 21 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00103545 DOCUMENT TYPE: Review

PRODUCT NAMES: SecurID (624934); Microsoft Internet Information Server (591645); Microsoft Windows NT (347973); Microsoft Visual Basic (328081); Microsoft ActiveX (603295)

TITLE: Private Web: Medical center uses secure intranet to give...
AUTHOR: Waltner, Charles
SOURCE: Information Week, v636 p65(3) Jun 23, 1997
ISSN: 8750-6874
HOMEPAGE: <http://www.informationweek.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20001230

...health data from the National Research Council's Computer Science and Telecommunications Board. Tokens are **credit -card** -sized devices with liquid crystal displays (LCDs) that display a different, randomly generated number every minute. A two-factor **authentication** process is used that incorporates the user's logon name and personal **identification number**, and the random number generated by the SecurID token. CareWeb also uses firewalls, RSA Data...

1997

11/3,K/22 (Item 22 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00103282 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Marketing (835552); E-Commerce (836109)

TITLE: Click Here to Pay
AUTHOR: Zgodzinski, David
SOURCE: Internet World, v8 n9 p60(7) Sep 1997
ISSN: 1097-8291
HOMEPAGE: <http://www.iw.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

...to offer a secure payment system, lets shoppers open an account and receive a personal **identification number** (PIN). Purchases are then **validated** with the **PIN**. The actual **credit card** transaction is done on a private secure network, not the Internet, making this an exceptionally ...
...to further promote electronic commerce. This is meant to be a universal standard for secure **credit card** transactions over the World Wide Web. SET identifies and **verifies** all parties involved in a transaction, then uses encryption to carry out the actual funds...

PIN not associated with card #

1997

11/3,K/23 (Item 23 from file: 256)
DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00102920 DOCUMENT TYPE: Review

PRODUCT NAMES: E-Banking (839299); Computer Security (830071)

TITLE: How Safe Is Cyber-Banking?

AUTHOR: Marlin, Steven

SOURCE: Bank Systems & Technology, v34 n5 p28(4) May 1997

ISSN: 1045-9472

HOME PAGE: <http://www.banktech.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 19990530

...tools also are vulnerable to attack. There are numerous techniques, some surprisingly simple, to steal **credit card** numbers and **passwords**, obtain account balances, and create phony transactions. The amount of Internet-related fraud is still...

...Encryption ensures that sensitive information is protected if the message is intercepted, and digital signatures **verify** the **authenticity** of the message and its sender. Electronic attacks differ from other older types of attack...

1997

11/3,K/24 (Item 24 from file: 256)

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.

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00102089

DOCUMENT TYPE: Review

PRODUCT NAMES: Digital Newsstand (665479); CyberCash (594237); CyberCoin (636479); First Virtual Internet Payment System (600351); DigiCash (665461)

TITLE: E-Cash Gets to Work

AUTHOR: Herringshaw, Chris

SOURCE: Internet World, v8 n5 p84(2) May 1997

ISSN: 1097-8291

HOME PAGE: <http://www.iw.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

CyberCash's CyberCash, CyberCoin, and Digital Newsstand, First Virtual's Virtual **PIN** (found in its First Virtual Internet Payment System), and DigiCash's namesake product are electronic...

...electronic commerce scenario. To be useful for representing real money, e-cash has to be **validatable**, nonrepudiatable, and private. CyberCash processes **credit card** transactions at the point of sale, and has more users than any other current method...

...Sun Microsystems to use CyberCash's digital wallet technology in their products. CyberCash software encrypts **credit card** information online and sends it to the merchant. The merchant adds his encrypted **confirmation** and sends it to CyberCash, which decodes the invoice and sends the transaction through the...

...mail, with a VirtualPIN number, and DigiCash requires users to send money obtained with a **credit card** or an ATM to a bank that issues e-cash. Then the bank sends back...

1997

11/3,K/25 (Item 25 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00101681 DOCUMENT TYPE: Review

PRODUCT NAMES: Supply Chain Coordinator (663379); R/3 (366366); Oracle (004233); SSL (835111); SET (836281)

TITLE: E-Commerce Gets Set
AUTHOR: Radcliff, Deborah
SOURCE: Software Magazine, v17 n6 p86(5) Jun 1997
ISSN: 0897-8085
HOMEPAGE: <http://www.softwaremagazine.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

...network security made up of firewalls, secure gateways, cryptographic algorithms at the browser and desktop, **PINs**, **passwords**, and other security measures. SSL is a security technology that uses public key cryptography, which...
...SET adds a digital signature to SSL for unassailable proof that the bearer of a **credit -card** number is **authentic**. SET can help merchants avoid current money-losing scenarios in which people say they did not order an item or service on a particular **credit card** number that was given to a merchant.

1997

11/3,K/26 (Item 26 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00101474 DOCUMENT TYPE: Review

PRODUCT NAMES: SmartWall HP-UX, UNIX & SunOS (555541)

TITLE: A SmartWalled Network
AUTHOR: Schwartz, Deborah
SOURCE: HP Professional, v11 n4 p14(1) Apr 1997
ISSN: 0986-145X
HOMEPAGE: <http://www.hppro.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010730

V-ONE's SmartWall, a dual-homed application-level gateway firewall, uses mutual **authentication** for security and encryption for remote access and administration of more than one firewall and...

...filter part or all of traffic attempting to move between networks. SmartWall uses firewall and **smart card** technologies to make the network secure and allow access control to internal systems. Features provided, including mutual **authentication**, session encryption, and secure telnet functions, block spoofing and other types of access by unsanctioned users. A challenge response system is used that employs one-use **password** tokens

to ensure the **authenticity** of a user before access is allowed, Proxies are automatically activated when a session is...

1997

11/3,K/27 (Item 27 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00099569 DOCUMENT TYPE: Review

PRODUCT NAMES: Computer Security (830071)

TITLE: Whom Do You Trust?: Banks, vendors, Internet merchants, and network..

AUTHOR: Paone, Joe
SOURCE: LAN Times, v14 n1 p35(4) Jan 6, 1997
ISSN: 1040-5917
HOMEPAGE: <http://www.lantimes.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

Digital **certificates** , a new technology, can also be called digital signatures or digital IDs. They provide a higher level of security than standard user IDs or **password** schemes, and will be used to improve the ability of users to **authenticate** senders and receivers of network-transmitted information. An analyst predicts an explosion in the digital **certificate** market in the next two years, as more and more corporate staff and Internet users employ digital **certificates** to identify and **authenticate** themselves. The question of who will issue and maintain digital **certificates** is an important one to be resolved. While users have a comfort level when using standard forms of ID, such as **credit cards** and drivers' licenses, this surety is not available in the electronic environment. Users have to go through a credit check to get a digital **certificate** , and the issuer of a digital **certificate** can keep a copy of the digital **certificate** , along with a copy of all the issuee's personal information. VeriSign is the principal issuer of digital **certificates** , with about a half million issued. The **certificate** can be shown to an Internet merchant, for instance, and the merchant checks with VeriSign to **authenticate** the **certificate** , and then bills for goods or services.

1997

11/3,K/28 (Item 28 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00099231 DOCUMENT TYPE: Review

PRODUCT NAMES: CyberCoin (636479); Secure Internet Payment Service (651117); E-Cash (546526); Net.Commerce (627291)

TITLE: The Dollars and Cents of Electronic Commerce

AUTHOR: Barney, Cliff Hood, Phil
SOURCE: NewMedia, v6 n16 p40(1) Dec 9, 1996
ISSN: 1060-7188
HOMEPAGE: <http://www.newmedia.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

...requires users to download an electronic wallet. The user then registers online to have identify **validated**. Banks supporting CyberCoin offer accounts that hold money transferred to the wallet, so the sum stays in the banking system's records. Other methods are **credit -card** purchases in which the seller's account is credited before the buyer's. NetCheque, an electronic check system, works the same way. Digicash's E-Cash and **smart cards** debit the buyer's account with money for later use. Mondex International's **smart card** system uses a wallet about the size of a pocket calculator that downloads small quantities of cash to a **smart card**. Transactions are anonymous, and Mondex readers can be attached to cash registers, kiosks, and computers...

...hidden, encrypted information to prevent hackers from getting at private financial information, and to ensure **authentication** of buyers and sellers over the Internet. An alternative method is First Virtual Holdings' acquisition of **credit -card** numbers over the phone, with a personal **identification number** issued to users, and transactions **confirmed** by e-mail.

1996

11/3,K/29 (Item 29 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00098926 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - VeriSign Inc (864013)

TITLE: Major backers set for digital certificates
AUTHOR: Moeller, Michael
SOURCE: PC Week, v13 n50 p1(2) Dec 16, 1996
ISSN: 0740-1604

RECORD TYPE: Review
REVIEW TYPE: Company

REVISION DATE: 20010331

VeriSign has the support of a wide cross-section of companies positioned to make digital **certificate** technology a mainstream computing activity early in 1997. VeriSign's backers have equity in VeriSign...

...Lynch. The companies want to develop a broad-based infrastructure for securing electronic transactions. Digital **certificates** represent a huge future market, because they will become the sole method for providing access...

...a large financial institution in New York. The need for a users to enter multiple **passwords** is eliminated, and AT&T is looking at ways to use digital **certificate** technology with its EasyCommerce system for implementation of enterprise-level commerce endeavors, or as embedded technology in a **universal credit card**. Digital **certificates** are primarily a method for providing a digital identification to users, says an AT&T...

...on-board with VeriSign include AT&T, with WorldNet Internet Access, Easy Commerce Services, and **Universal Credit Card** Service; Merrill Lynch, with **Authenticated** access to online brokerage accounts; Gemplus, with **smart cards**; Intuit, with **authenticated** access to online financial services; Comcast, with @Home and QVS home shopping services; and Microsoft, with **authenticated** access to applications and services.

1996

11/3,K/30 (Item 30 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00094927 DOCUMENT TYPE: Review

PRODUCT NAMES: SafeWord AS (608602); Access Builder (513202); NetWare
4.x (699683); UNIX (699675); BandWagon (633143)

TITLE: New tools authenticate remote users
AUTHOR: McCarthy, Vance
SOURCE: Datamation, v42 n15 p92(4) Sep 1996
ISSN: 0011-6963
HOMEPAGE: <http://www.datamation.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010222

...Security's BandWagon are part of a brief discussion of new tools for remote user **authentication**. Andy Paul, manager of remote access services for Sun Microsystems, bolstered a two-phase **authentication** server solution with SafeWord AS, an **authentication** package that employs the vendor's multiplatform **authentication** server with a **credit -card** -sized automatic **password** generator. Ken Cutler, VP and director of security training for the Information Security Institute, says today's users need stronger **authentication** than ever before; he advises using front-end **authentication**, if the environment requires users to call the system frequently on an 800 number. Two-phase systems provide high-quality front-end **authentication** using two components, a one-time use **password** and a dedicated **authentication** server that holds a user/**password** database. Topics covered include management tasks, costs, security requirements, and outsourcing.

1996

11/3,K/31 (Item 31 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00094356 DOCUMENT TYPE: Review

PRODUCT NAMES: SET (836281)

TITLE: Internet Commerce SET for Takeoff
AUTHOR: Tadjer, Rivka
SOURCE: Computer Shopper, v16 n7 p626(4) Jul 1996
ISSN: 0886-0556
HOMEPAGE: <http://www.computershopper.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010331

...been selected, users select a method of payment, sign their names digitally, and enter a **password**. The security of this transaction is based on the SET-encrypted ID **number** called a digital **certificate**, which protects against **credit card** fraud. Before being issued a SET ID,

* consumers go through a **certification** process in which each user's **credit card** is registered.

1996

11/3,K/32 (Item 32 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00088297 DOCUMENT TYPE: Review

PRODUCT NAMES: Internet Security (841944)

TITLE: Better to Be 'Net-Safe Than Sorry
AUTHOR: Schuman, Evan
SOURCE: Communications Week, v594 p23(2) Jan 29, 1996
ISSN: 0746-8121

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010730

...part of an attempt to detect and eliminate flaws. If a company allows outside access, **authentication** software is necessary. One-time **passwords** are often effective. Another technique is use of a credit intermediary, which removes the merchant from having to receive the **credit card** number.

1996

11/3,K/33 (Item 33 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00074083 DOCUMENT TYPE: Review

PRODUCT NAMES: ACE/Client for NetWare (546224); SecurPC (546232);
Digital Notary System (546241)

TITLE: Security products flood net market
AUTHOR: Anthes, Gary H
SOURCE: Computerworld, v29 n4 p61(1) Jan 23, 1995
ISSN: 0010-4841
HOMEPAGE: <http://www.computerworld.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20010730

...and mobile computing. Security Dynamics Technologies now offers a NetWare client version of its SecurID **smart card** system that generates onetime **passwords**. The ACE/Client for NetWare product allows remote users to access a Novell LAN, by entering a personal **identification number** and a temporary **password** on a handheld device. RSA Data Security's RSA Secure is hard disk encryption software...

...by employees who are not available to decrypt them. Surety Technologies' Digital Notary System can **certify** the contents and time of creation of a digital record, including those that may be...

1995

11/3,K/34 (Item 34 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00073970 DOCUMENT TYPE: Review

PRODUCT NAMES: IBM Network Security Program (NetSP) (493791)

TITLE: Sign On and Be Safe
AUTHOR: Johnson, Johna Till
SOURCE: Data Communications, v24 n1 p122(2) Jan 1995
ISSN: 0363-6399

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

REVISION DATE: 20000930

...network security product that provides uncompromising security functions. These include a single sign-on with **password** encryption and third party user **authentication** ; security is provided for MVS and VM mainframe applications guarded by IBM Resource Access Control...

...and OS/2 LAN Server access is automatic during the first NetSP log-in, and 'smart card' security can also be used, including the SecurID credit-card sized device.

1995

11/3,K/35 (Item 35 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
(c)2001 Info.Sources Inc. All rts. reserv.

00066826 DOCUMENT TYPE: Review

PRODUCT NAMES: Company - IBM Corp (850225); Company - Security Dynamics Inc (857858)

TITLE: IBM, Security Dynamics Ink Access-Control Deal
AUTHOR: Smalley, Eric
SOURCE: PC Week, v11 n33 p12(1) Aug 22, 1994
ISSN: 0740-1604

RECORD TYPE: Review
REVIEW TYPE: Company

REVISION DATE: 19990130

IBM's NetSP (Network Security Program) single log-on and **authentication** scheme will be made interoperable with Security Dynamics SecurID system. SecurID adds safety to single log-on systems. The Security Dynamics system uses a **smart card** and server, and provides a randomly generated number that the user enters with a personal **ID number** . NetSP gives users passkeys to grant access to any server on the network without having to enter an ID or **password** . The alliance will bring higher security to network operating systems.

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File 474:New York Times Abs 1969-2001/Aug 04
(c) 2001 The New York Times
File 475:Wall Street Journal Abs 1973-2001/Aug 06
(c) 2001 The New York Times

Set	Items	Description
S1	30174	(ATM OR SMART OR CHIP OR IC OR ICC OR CHARGE OR CREDIT OR - STOR??()VALUE OR DEBIT OR TRANSACTION? OR INTEGRATED()CIRCUIT-) (1W)CARD? ?
S2	4695	(EFT? OR INTELLIGENT OR ELECTRONIC OR MONEY OR FUND? ? ()T- RANSFER? OR BANK??? OR CASH OR TELLER()MACHINE OR ECASH OR MI- CROCHIP OR UNIVERSAL OR PROCESS?R OR MICROPROCESS?R) (1W)CARD? ?
S3	1552	MONEYCARD? OR SMARTCARD? OR CHIPCARD? OR BANKCARD? OR CHAR- GECARD? OR CREDITCARD? OR DEBITCARD? OR CASHCARD? OR ECASHCAR- D?
S4	37599	PIN OR PINS OR (IDENTIF? OR ID OR ACCESS?) () (NUMBER? OR CO- DE?) OR PASSCODE? OR PASSWORD? OR PASS() (WORD? OR CODE?) OR U- IN OR UINS
S5	747	S4(3N) (TRANSMIT? OR TRANSMIS? OR SEND? OR SENT OR RECEIV?)
S6	633126	VERIF? OR CERTIF? OR VALID? OR AUTHENTIC? OR SUBSTANTIAT? - OR CONFIRM?
S7	28316	TELESHOP? OR ESHOP? OR CYBERSHOP? OR (E OR ELECTRONIC) ()CO- MMERCE OR ECOMMERCE
S8	23576	(PURCHAS? OR BUY? OR SHOP? OR ORDER?) (3N) (INTERNET? OR ON(-)LINE OR ONLINE OR NETWORK? OR EXTRANET? OR WEB OR COMPUTERI? OR INTRANET? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR VIRTUAL - OR CYBER OR LAN OR WAN)
S9	211	S4(S) (S1 OR S2 OR S3) (S)S6
S10	0	4 (5N) (S1 OR S2 OR S3) (5N)S6(5N) (S7 OR S8)
S11	8	S4(10N) (S1 OR S2 OR S3) (10N)S6(1N) (S7 OR S8)
S12	5	S4(5N) (S1 OR S2 OR S3) (5N)S6(5N) (S7 OR S8)
S13	13	S4(10N) (S1 OR S2 OR S3) (10N)S6(10N) (S7 OR S8)
S14	22	S4(S) (S1 OR S2 OR S3) (S)S6(S) (S7 OR S8)
S15	22	RD (unique items)
S16	15	S15 AND PY=<1999

16/3,K/1 (Item 1 from file: 583)
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09199462

Firm claims breakthrough in payment by phonetechnology

IRELAND: FULLY ENCRYPTED WAP PAYMENT SYSTEM
Irish Times (IT) 19 Nov 1999 Business p. 14
Language: ENGLISH

...to be made over mobile phones. It has recently unveiled WAP Wallet which only releases **credit card** details when the user is **authenticated** and the merchant connection is secure. After registration through Network 365's website, the user selects a **PIN** code which is used when making **purchases**. **Network 365** is termed a 'Commerce Service Provider', or CSP, meaning that it designs and hosts...

1999

16/3,K/2 (Item 2 from file: 583)
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09095441

Citibank launches e-trade service for businesses

ASIA-PACIFIC: CITIBANK STARTS E-COMMERCE SERVICE
Business Times (XBA) 27 Apr 1999 p.2
Language: ENGLISH

American Citibank has launched Citibank Commerce, an **electronic commerce** service for transactions between businesses, in Asia-Pacific. The service will connect **buyers** and suppliers **on-line**, enabling the former to view different product catalogues, submit orders, view and manage their invoices...

...and manage data on their receivable and renew their credit lines. Clients will need a **smart card**, a **password** and a digital **certificate** to access Citibank Commerce. Transactions and information are protected by the triple DES 56 bit...

...and client. The bank is putting in around US\$ 160-170 mn a year in **e-commerce** business solutions. It will release the new service to Europe, America and Latin America later.

1999

16/3,K/3 (Item 3 from file: 583)
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09085310

High potential, big delays

US: SMART CARDS ON THE INTERNET MAY BE SUPERSEDED
Financial Times (FT) 07 Apr 1999 ITsupplmtp.viii
Language: ENGLISH

Smart cards offers a way to gain security **authentication** on the internet. It brings portability to e-mail, **e-commerce**, online banking and subscription based internet services. It contains a tamper proof computer processor embedded in the card. However, the **smart card** itself is protected by a personal **identification number** but this in the future may be replaced by a biometric measure such as a fingerprint. The **smart card** can be inserted to the PC while the **PIN** is keyed in. Payment security on the internet is understood as a weakness. However, the internet will not wait for **smart cards** to become useful preferring to go its on way.

1999

16/3,K/4 (Item 4 from file: 583)
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09056133

Authentic8ting users the key to smart-card success
AUSTRALIA: AUTHENTIC8 INTO SMART CARD
The Australian (XAA) 02 Feb 1999 Computers p.36
Language: ENGLISH

Australia's **Authentic8** has released a range of public key infrastructure (PKI) products aiming at corporate sector **e-commerce**. Its Card and Key Management System (CDMS) package would enable enterprise customers to fix the...

... on mechanism on enterprise networks. They also enable customers to access network services with a **smart card** and **PIN**.

1999

16/3,K/5 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2001 The Gale Group. All rts. reserv.

06534986

Dacom to offer electronic payment service for Internet shoppers
SOUTH KOREA: DACOM TO DEBUT PAYMENT SERVICE
The Korea Herald (XBF) 18 Oct 1997 P.7
Language: ENGLISH

South Korea's Dacom will introduce a secure, **credit card**-based electronic payment service for **Internet shoppers** on 20 October 1997. The electronic payment system is secure as it is based on an user **authentication** procedure, a feature that other current **Internet shopping** services do not have. The company has also developed an encryption software program, named Dacom Wallet, that provides almost perfect security to **Internet shoppers**. The new service is initially available to users of the company's Magic Link Home...

... available to users of other home shopping malls when they are linked to Dacom's **credit card authentication** system. Users need to download Dacom Wallet software from the Magic Link home page and install it in their personal computers. They must then register their IDs and **passwords** with Dacom's electronic payment server and put their bank account numbers or **credit card** numbers into Dacom Wallet. When users click the item they want to buy, the software is automatically implemented and waits for users to enter their passwords. Typing in a **password** means a user wants to buy the item. The company provides the new service together with three **credit card** firms - Samsung, Korea Exchange Bank and LG.

buyer submit
only pass word
need special
software.

1997

16/3,K/6 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2001 The Gale Group. All rts. reserv.

06474032

La 'red' comenza a sser segura para realizar pagos
SPAIN: CERTIFICATION FOR ELECTRONIC COMMERCE
La Gaceta de los Negocios (ZDA) 26 May 1997 p.39
Language: SPANISH

A company that will issue electronic **certificates** to **verify authenticity** of payments through **electronic commerce** has been set up in Spain under the name Agencia de **Certificaciones** Electronicas (ACE) by the savings bank confederation Ceca (20%), telecoms operator Telefonica (40%), and payment system companies Sistema 4B (20%) and Visa Espana (20%). The digital **certificates** issued by ACE will have secret numbers that will act in much the same way as the **credit card PIN** number. Banks will charge Pta 500 per **certificate** to users and establishments. Massive use of the system is expected to get underway in...

1997

16/3,K/7 (Item 7 from file: 583)
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02510222

JACK COMMITTEE REPORTS ON ELECTRONIC BANKING

UK - JACK COMMITTEE REPORTS ON ELECTRONIC BANKING
Financial Times (C) 1991 (FT) 24 February 1989 p7

... committee identifies four difficulties in electronic funds transfer: countermanding or reversing instructions; guaranteeing operational security; **authentication** of instructions; and liability for loss in cases of failure or fraud. The committee recommends...

... for regulation of electronic funds transfer but recognises the difficulty in finding an alternative to **PINs**. A table details and forecasts money transmission volumes by electronic, plastic, and paper means in...

... 1978 65% of payments were made through cheques, this has fallen to 57% in 1987, **credit card** payment has become increasingly important rating 11% in 1987 compared with 4% in 1978, payment...

...in 1987 compared with 9% in 1978. The report recommends that EFT systems be made **on - line** in **order** to reduce fraud and it suggests banks should introduce arrangements to monitor ATM withdrawal patterns...

1989

16/3,K/8 (Item 1 from file: 2)
DIALOG(R) File 2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

6522406 INSPEC Abstract Number: C2000-04-7120-035

Title: Biometrics electronic purse

Author(s): Wahab, A.; Tan, E.C.; Heng, S.M.

Author Affiliation: Div. of Comput. Syst., Nanyang Technol. Univ., Singapore

Conference Title: Proceedings of IEEE. IEEE Region 10 Conference. TENCON 99. 'Multimedia Technology for Asia-Pacific Information Infrastructure' (Cat. No.99CH37030) Part vol.2 p.958-61 vol.2

Publisher: IEEE, Piscataway, NJ, USA

Publication Date: 1999 Country of Publication: USA 2 vol.xxxvii+1583 pp.

ISBN: 0 7803 5739 6 Material Identity Number: XX-2000-00029

U.S. Copyright Clearance Center Code: 0 7803 5739 6/99/\$10.00

Conference Title: Proceedings of IEEE. IEEE Region 10 Conference. TENCON 99. 'Multimedia Technology for Asia-Pacific Information Infrastructure'

Conference Sponsor: Inst. Electron Eng. Korea; Korea Inf. Sci. Soc.; Korean Inst. Electr. Eng.; Korean Inst. Commun. Sci.; IEEE Region 10; Minist. Sci. & Technol.; Minist. Educ.; Cheju Province

Conference Date: 15-17 Sept. 1999 Conference Location: Cheju Island,

South Korea
Language: English
Subfile: C
Copyright 2000, IEE

Abstract: This paper proposes an efficient and **universal smart card** system to be implemented for banking applications over the Internet to support the fast growing **electronic commerce** industry. Encryption technology such as digital **certificates** and signatures were exploited and integrated with other **authentication** specifications (e.g. SET) to provide secure transactions over a distributed network. A simple **PIN code verification** is no longer sufficient and would require a more complex and fool proof **authentication** method. A 56-bit DES encryption algorithm can easily be broken in just 2 to...

... CRACKER, an unclassified ASIC machine. This paper looks into using biometrics as a means of **authentication**, thus requiring a new generation of **smart card** technology to be implemented in banking and a multiple applications environment. A prototype of the...

1999

16/3,K/9 (Item 2 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

5741715 INSPEC Abstract Number: C9712-6130S-045

Title: Internet security, the next generation. When software encryption is not enough

Author(s): Goldman, J.
Journal: WEB Techniques vol.2, no.11 p.43-6
Publisher: Miller Freeman,
Publication Date: Nov. 1997 Country of Publication: USA
CODEN: WETEFA ISSN: 1086-556X
SICI: 1086-556X(199711)2:11L.43:ISNG;1-B
Material Identity Number: F184-97010
Language: English
Subfile: C
Copyright 1997, IEE

...Abstract: their site's transactions by configuring and running a secure server using Verisign's digital **certificates** and the secure sockets layer (SSL). This scheme **authenticates** the server to the user and encrypts the data sent following the initial negotiation; however, it does not provide an end-to-end framework that automatically **authenticates** both client and server. The multiplicity of a person's **passwords** may be the reason that **electronic commerce** has taken off so slowly. However, **smart -card** technology is rapidly becoming a viable option for securing systems. The cards have a personal **identification number** so that only their owners can use them, and they perform cryptography; no unencrypted data...

1997

16/3,K/10 (Item 3 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

5504020 INSPEC Abstract Number: B9704-6120B-006, C9704-7120-008

Title: Locking the e-safe

Author(s): Baldwin, R.W.; Chang, C.V.
Author Affiliation: RSA Data Security Inc., Redwood City, CA, USA
Journal: IEEE Spectrum vol.34, no.2 p.40-6
Publisher: IEEE,
Publication Date: Feb. 1997 Country of Publication: USA
CODEN: IEESAM ISSN: 0018-9235
SICI: 0018-9235(199702)34:2L.40:LS;1-A

Material Identity Number: I094-97002
U.S. Copyright Clearance Center Code: 0018-9235/97/\$10.00
Language: English
Subfile: B C
Copyright 1997, IEE

...Abstract: boredom. Fear of these risks has created a demand for security features built directly into **electronic commerce** systems. The good news is that existing security mechanisms can be combined to minimize a wide range of threats to **electronic commerce**. Security isn't the only problem. European banks will soon have electronic **stored value cards** that are as good as cash. Forgetting the **password** for a **stored value card** could be as troublesome as losing a wallet. The mechanisms used to solve security problems can be divided into four areas-privacy, **authentication**, integrity, and scalability-though a single mechanism can often mitigate more than one kind of...

1997

16/3,K/11 (Item 4 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2001 Institution of Electrical Engineers. All rts. reserv.

5405830 INSPEC Abstract Number: B9612-6210L-050, C9612-6130S-012

Title: Use of smart cards for security applications by Deutsche Telekom
Author(s): Kowalski, B.
Author Affiliation: Deutsche Telekom AG, Germany
Conference Title: Mobile Communications. Technology, Tools, Applications, Authentication and Security. IFIP World Conference on Mobile Communications p.245-6
Editor(s): Encarnacao, J.L.; Rabey, J.M.
Publisher: Chapman & Hall, London, UK
Publication Date: 1996 Country of Publication: UK ix+342 pp.
ISBN: 0 412 75580 7 Material Identity Number: XX96-02563
Conference Title: Proceedings of 1996 World Conference on Mobile Communications
Conference Date: 2-6 Sept. 1996 Conference Location: Canberra, ACT, Australia
Language: English
Subfile: B C
Copyright 1996, IEE

Abstract: **Smart cards** will be a key technology for secure **electronic commerce** and electronic payment applications on the Internet. They offer the unique advantage of keeping cryptographic mechanisms securely in tamper-proof equipment. **Smart cards** will be used for access control instead of **passwords**, for the generation of digital signatures, for encryption/decryption, as an electronic purse and as a repository of any confidential information. Several years ago **smart cards** were mostly used at card telephones and for banking applications and their usage was restricted...

... ATMs. With the introduction of the health insurance card in Germany the first multi-application **smart card** terminals for PCs appeared on the market. Since 1993, prices for PC **smart card** interfaces have dropped dramatically and made the card terminal a standard device for PC-hardware...

... A security platform has been developed consisting of a number of security components like a **smart card**, a **smart card** terminal, a trusted third party for key management, a high speed PCMCIA encryption card, various **authentication** and encryption terminals and a security management system. The **smart card** plays a key role in Telekom's information security strategy. The card includes a public...

1996

16/3,K/12 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2001 Info. Today Inc. All rts. reserv.

00555707 99SY12-002

Privacy and security on the Internet: how to secure your personal information and company data

Attaran, Mohsen; VanLaar, Ilja
Information Management & Computer Security , December 1, 1999 , v7 n5
p241-246, 6 Page(s)
ISSN: 0968-5227

... passwords. Warns against opening attachments or downloading files from unknown sources. Suggests the following for **online shopping** : use a secure **Web** connection, request firewall protection, get Secure Electronic Transfer (SET), deal with trusted companies, pay by credit or **charge card** , **verify** the seller's identity, ask about Includes one table and a list of references. (amg)

1999

16/3,K/13 (Item 2 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2001 Info. Today Inc. All rts. reserv.

00504434 98CW08-008

Dutch secure payments with SET

D'Amico, Mary Lisbeth
Computerworld , August 3, 1998 , v32 n31 p42, 1 Page(s)
ISSN: 0010-4841
Product Name: Secure Electronic Transaction

Focuses on a new payment option available for Dutch customers **buying** over the **Internet** , known as the Secure Electronic Transaction (SET) protocol. Explains that SET, which is designed to...

...browser-based plug-in downloaded to a customer's PC that lets users send encrypted **credit card** information. Notes that SET was developed by Visa International and MasterCard International, and includes a **certification** authority which generates and controls digital **certificates** and cryptographic keys. Adds that the payment gateway links the merchant's World Wide Web...

... implement, and says that merchants have preferred the rival SSL protocol, which encrypts only users' **credit card** and ID numbers .

1998

16/3,K/14 (Item 1 from file: 99)
DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2001 The HW Wilson Co. All rts. reserv.

2192428 H.W. WILSON RECORD NUMBER: BAST00069380

Signing on the digital line

Elliott, John;
IEE Review v. 45 no5 (Sept. 16 1999) p. 222-5
DOCUMENT TYPE: Feature Article ISSN: 0953-5683

ABSTRACT: Technologies used to **verify** the identity of parties involved in **e-commerce** transactions are examined. **Smart cards** can be used not only to **confirm** identity but also to play a direct part in the payment process. The use of a **password** or biometric measurement, ensures that the **smart card** is being used by its rightful owner.

1999

16/3,K/15 (Item 2 from file: 99)

No PIN
associated
with card #

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
(c) 2001 The HW Wilson Co. All rts. reserv.

1998001 H.W. WILSON RECORD NUMBER: BAST98065628

System-on-silicon creates new paths for biometric applications

Computer Design v. 37 no9 (Sept. 1998) p. 15+

DOCUMENT TYPE: Feature Article ISSN: 0010-4566

...ABSTRACT: to become the next extension to the user interface as it increases the security of **electronic commerce** . Encoding biometric information, such as voice, fingerprint, facial, and retinal characteristics, with **smart cards** provides increased security without the need for personal **identification numbers** or **passwords** . Developments made by various companies in the field of biometric identification and **verification** are described.

1998

?show files;ds

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(c) 1999 The Gale Group

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(c) 2001 Phoenix Newspapers

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(c) 2001 Chicago Tribune

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(c) 2001 Philadelphia Newspapers Inc

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(c) 2001 Scripps Howard News

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(c) 2001 The Miami Herald Publishing Co.

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(c) 2001 USA Today

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(c) 2001 The Oregonian

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(c) 2001 Atlanta Newspapers

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 (c) 2001 Baltimore Sun
 File 715:Christian Sci.Mon. 1989-2001/Aug 07
 (c) 2001 Christian Science Monitor
 File 725:(Cleveland)Plain Dealer Aug 1991-2000/Dec 13
 (c) 2000 The Plain Dealer
 File 735:St. Petersburg Times 1989- 2000/Nov 01
 (c) 2000 St. Petersburg Times
 File 477:Irish Times 1999-2001/Aug 06
 (c) 2001 Irish Times
 File 710:Times/Sun.Times(London) Jun 1988-2001/Aug 07
 (c) 2001 Times Newspapers
 File 711:Independent(London) Sep 1988-2001/Aug 07
 (c) 2001 Newspaper Publ. PLC
 File 756:Daily/Sunday Telegraph 2000-2001/Aug 05
 (c) 2001 Telegraph Group
 File 757:Mirror Publications/Independent Newspapers 2000-2001/Aug 07
 (c) 2001
 File 47:Gale Group Magazine DB(TM) 1959-2001/Aug 06
 (c) 2001 The Gale group

Set	Items	Description
S1	887894	(ATM OR SMART OR CHIP OR IC OR ICC OR CHARGE OR CREDIT OR - STOR??()VALUE OR DEBIT OR TRANSACTION? OR INTEGRATED()CIRCUIT-) (1W)CARD? ?
S2	122565	(EFT? OR INTELLIGENT OR ELECTRONIC OR MONEY OR FUND? ? ()T- RANSFER? OR BANK??? OR CASH OR TELLER()MACHINE OR ECASH OR MI- CROCHIP OR UNIVERSAL OR PROCESS?R OR MICROPROCESS?R) (1W)CARD? ?
S3	35790	MONEYCARD? OR SMARTCARD? OR CHIPCARD? OR BANKCARD? OR CHAR- GECARD? OR CREDITCARD? OR DEBITCARD? OR CASHCARD? OR ECASHCAR- D?
S4	718913	PIN OR PINS OR (IDENTIF? OR ID OR ACCESS?) () (NUMBER? OR CO- DE?) OR PASSCODE? OR PASSWORD? OR PASS() (WORD? OR CODE?) OR U- IN OR UINS
S5	12633	S4(3N) (TRANSMIT? OR TRANSMIS? OR SEND? OR SENT OR RECEIV?)
S6	5131284	VERIF? OR CERTIF? OR VALID? OR AUTHENTIC? OR SUBSTANTIAT? - OR CONFIRM?
S7	1277155	TELESHOP? OR ESHOP? OR CYBERSHOP? OR (E OR ELECTRONIC) ()CO- MMERCE OR ECOMMERCE
S8	994525	(PURCHAS? OR BUY? OR SHOP? OR ORDER?) (3N) (INTERNET? OR ON(-)LINE OR ONLINE OR NETWORK? OR EXTRANET? OR WEB OR COMPUTERI? OR INTRANET? OR WEBSITE? OR WEBPAGE? OR HOMEPAGE? OR VIRTUAL - OR CYBER OR LAN OR WAN)
S9	1532	S4 (3N) (S1 OR S2 OR S3) (3N)S6
S10	63	S4(2N) (S1 OR S2 OR S3) (2N)S6(2N) (S7 OR S8)
S11	37	RD (unique items)
S12	15	S11 AND PY=<1999

12/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01230470 98-79865

Microsoft designs keys for 'net security
Anthes, Gary H; DiDio, Laura
Computerworld v30n24 PP: 10 Jun 10, 1996
ISSN: 0010-4841 JRNL CODE: COW
WORD COUNT: 449

...TEXT: include the following: * Certificate Server, which sits on top of CryptoAPI and issues and manages **certificates** under user-specified policies. * Digital Wallet, which holds a user's **passwords , credit - card numbers, certificates** , private keys and other vital data for **electronic commerce** . The contents of the wallet are encrypted; in this way, the contents can be safely...

12/3,K/2 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.

02677781 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Debit cards move to the fore

(US debit transactions are estimated to surpass credit card transactions within next five years; Dove Assoc reports that consumers are expected to **make 7.3 bil online and offline debit card transactions in 1999**)

Electronic Payments International, p 8

November 30, 1999

DOCUMENT TYPE: Newsletter ISSN: 0954-0393 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1904

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...The iris identification number will be linked in a secure server to the consumer's **bank cards and PIN** . A camera package will enable **online shoppers to validate their ATM cards** instantly.

Korman said that Cash Technologies would demonstrate the system in the first quarter of...

12/3,K/3 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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01812438 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Internet Commerce: Show Me the Money

(Credit card issuers and merchant bankers could see a huge gain in profit as the number of Internet transactions rises but there are also risks)

Credit Card Management, v 10, n 1, p 68+

April 1997

DOCUMENT TYPE: Journal; Industry Overview ISSN: 0896-9329 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2670

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...when they register with First Virtual and use that personal identification number to authorize all **purchases** with First Virtual retailers.

The retailer gets only a customer's name, address and PIN , and never sees a credit card number. The retailer transmits the PIN to First Virtual, which confirms with the shopper via electronic mail that the transaction is valid , then confirms and collects payment from the card issuer. First Virtual then ascertains the purchase with the retailer and forwards payment after the product has been shipped in the case...

PIN not associated with card #

12/3,K/4 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2001 Resp. DB Svcs. All rts. reserv.

01149487 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Hard sell: security gaps stall Internet shopping
(Remaining Internet security gaps continue to discourage full commercial transactions: only limited financial transaction being done)
CommunicationsWeek International, n 141, p 18
March 20, 1995
DOCUMENT TYPE: Journal ISSN: 1042-6086 (France)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 624

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...over an encrypted link.

Still, 85 percent of people do not want to transmit their credit card numbers across cyberspace, experts said. So companies use personal identification numbers for on-line payments. ISN confirms orders twice via E-mail and, like conventional credit card companies, it surveys accounts for unusual activity, said ISN marketing vice president Bill Rollinson.
Legal...

*not show transmit
PIN to third party*

12/3,K/5 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0708971 BW0385

GEMPLUS NCD: Gemplus And NCD To Demonstrate Java-Based Smart Card Authentication At Comdex

June 02, 1997

Byline: Business Editors

...network access and electronic commerce applications require far more security than can be provided by password authentication alone. Smart cards provide this level of security through hardware-based tamper-resistant tokens that outperform software...

12/3,K/6 (Item 2 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0634798 BW0531

CYLINK: Cylink Corporation Partners with U.S. Postal Service to Build National Electronic Commerce System; Secure Electronic Services to Include Postmarking and Authentication for Legal/Medical Records, Tax Filings, Delivery Receipts, Etc.

October 17, 1996

Byline: Business Editors & Computer Writers

...the millions of people who will be conducting commerce on the Internet."

Just as personal **identification numbers** are used to protect **credit cards**, **Certificate Authorities** are tomorrow's mechanism for protecting **electronic commerce**. Companies that provide services such as electronic banking, data interchanges and credit card purchases are...

12/3,K/7 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

02069436 SUPPLIER NUMBER: 19414140 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Electronic commerce. (Technology Information)
Giles, Roosevelt
Network VAR, v5, n5, p26(7)
May, 1997
ISSN: 1082-8818 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 5838 LINE COUNT: 00478

... cybercash.com). Once a price is negotiated with the merchant, the customer is sent an **on-line** invoice detailing the **purchase** information and a statement **confirming** the total charges. The customer then adds a **credit card** number or **debit card** information, including a **PIN** where appropriate. This information is encrypted and returned to the merchant with the original invoice...

19970500

12/3,K/8 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

04511189 Supplier Number: 58265482 (USE FORMAT 7 FOR FULLTEXT)
SUPPORT GROWS BEHIND STANDARD.
EFT Report, v22, n25, pNA
Dec 15, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 126

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Corp. (FDC), Transaction Systems Architects (TSAI) and others will help develop the method for using **smart cards**, **PIN** numbers and digital signatures for **validating purchases** on the **Internet** or at physical points of sale. The program, which is to work for credit and...

19991215

12/3,K/9 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2001 The Gale Group. All rts. reserv.

03197118 Supplier Number: 46551130 (USE FORMAT 7 FOR FULLTEXT)
INTERNET PAYMENT COMPETITION HEATS UP
Financial Services Report, v13, n15, pN/A
July 17, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 1306

Buyer submit
bot card #
and PIN
to merchant,
not to third party

... mail, with approval and an 800 number. Through the toll-free number, consumers register their **credit cards** and receive **confirmation** of their **PIN** numbers.

When making a **purchase** from a First **Virtual** merchant, consumers simply supply their VirtualPIN to the merchant, which then sends the product information...

19960717

12/3,K/10 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

06293354 Supplier Number: 54471098 (USE FORMAT 7 FOR FULLTEXT)
Secure Unveils Network ID Card. (Secure Computing e.iD Multicard) (Brief Article) (Product Announcement)
InternetWeek, p25(1)
April 26, 1999
Language: English Record Type: Fulltext
Article Type: Brief Article; Product Announcement
Document Type: Newsletter; Trade
Word Count: 88

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...verify the identity of users accessing networks and e-commerce applications. The size of a **credit card**, e.iD Multicard combines digital **certificates**, encrypted secret key-based dynamic **passwords** and physical identity badging. The card can be customized to allow access to financial transactions...

19990426

12/3,K/11 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2001 The Gale Group. All rts. reserv.

04300363 Supplier Number: 46303023 (USE FORMAT 7 FOR FULLTEXT)
Battle Over Digital ID's: Two standards to vie for user mind share
CommunicationsWeek, p39
April 15, 1996
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 483

... driving the use of certificate authorities and digital signatures, Merenbloom said. Companies need to protect, **validate** and **authenticate** to conduct business electronically. Just as a personal **identification number** is used to protect **credit cards**, **certificate** authorities are the mechanism for protecting **electronic commerce**.

"It's all about supporting commercial data exchange, and security is the enabling mechanism for...

19960415

12/3,K/12 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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11579399 SUPPLIER NUMBER: 19771807 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Virtually secure. (electronic payment protocol on credit cards may not provide total security)
Oberndorf, Shannon
Catalog Age, v14, n7, p6(2)
July, 1997
ISSN: 0740-3119 LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1178 LINE COUNT: 00097

... that resides on his computer's hard drive and holds critical financial data. When he **orders** an item **online**, he activates the digital **certificate**. The digital **certificate** acts as a **password**, much like a **bank card**'s personal **identification number** (**PIN**), enabling the merchant's computer to **verify** that the account is valid before it passes along the protected account information to the...

*Buyer submit
both card #
& PIN to
merchant*

19970701

12/3,K/13 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08934583 SUPPLIER NUMBER: 18604131 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet payment competition heats up.
Crone, Richard; Donegan, John; Eldridge, Daniel; Trotter, Frank
Financial Services Report, v13, p1(3)
July 17, 1996
ISSN: 0894-7260 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1399 LINE COUNT: 00115

... mail, with approval and an 800 number. Through the toll-free number, consumers register their **credit cards** and receive **confirmation** of their **PIN** numbers.

When making a **purchase** from a First **Virtual** merchant, consumers simply supply their VirtualPIN to the merchant, which then sends the product information...

19960717

12/3,K/14 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08608499 SUPPLIER NUMBER: 18210870 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Battle over digital IDs; two standards to vie for user mind share.
(includes related article on electronic signatures) (Technology Information)
Rodriguez, Karen
CommunicationsWeek, n606, p39(2)
April 15, 1996
ISSN: 0746-8121 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 809 LINE COUNT: 00071

... driving the use of certificate authorities and digital signatures, Merenbloom said. Companies need to protect, **validate** and **authenticate** to conduct business electronically. Just as a personal **identification number** is used to protect **credit cards**, **certificate** authorities are the mechanism for protecting **electronic commerce**.

"It's all about supporting commercial data exchange, and security is the enabling mechanism for..."

19960415

12/3,K/15 (Item 1 from file: 20)
DIALOG(R)File 20:World Reporter
(c) 2001 The Dialog Corporation. All rts. reserv.

06898697 (USE FORMAT 7 OR 9 FOR FULLTEXT)
India: VSNL plans e-commerce gateway
BUSINESS LINE
August 26, 1999

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 530

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... were being received online. Soon, payments can be received online
by VSNL too, and the **order confirmed online** .

The customer should give his **credit card** number to EVI, which will
verify it and assign a personal identity number (**PIN**) to him. This
number will be sufficient for the customer to transact online on VSNL...